

Social Security Yearbook

1945

Annual Supplement
to the
Social Security Bulletin

FEDERAL SECURITY AGENCY
SOCIAL SECURITY ADMINISTRATION
WASHINGTON, D.C.

U.S. GOVERNMENT PRINTING OFFICE: 1945 10-1607

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The SOCIAL SECURITY BULLETIN is also for sale by the Superintendent of Documents. Beginning with the January 1946 issue, annual subscription in the United States, Canada, and Mexico is \$1.50; in other countries, \$2.25; single copies, 15 cents. Single copies of issues before January 1946, 20 cents.

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FOREWORD

The insurance and assistance programs established under the Social Security Act and related laws are sensitive to changes in the national economy and reflect variations in the economic status of the American people. To the extent that persons and risks are covered and funds are available, these programs cushion the shock of declines in earnings and employment opportunities, lessening the impact on the labor force, on aged and otherwise handicapped persons, and on young children.

During the war years, while unemployment was below what had been considered an irreducible minimum and while earnings and other income were at record highs, the programs for which data are presented in this YEAREBOOK provided a relatively unimportant part of income payments, despite their significance to the persons and families for whom they constituted a major or sole resource. In 1945, claims for unemployment, retirement, and survivor benefits and applications for public assistance dramatically recorded the economic and social effects of reconversion to peacetime activities. Even before V-day it was evident that some aged and other marginal workers experienced increasing difficulty in finding or holding jobs. With demobilization of the armed forces, many persons lost the Government allowances they had received as dependents of a serviceman—a resource that had made it unnecessary for them to claim public assistance. In the transition to peace, the social security programs have begun to serve a major function in aiding insured workers and their families to readjust to the far-reaching changes in the labor market that reconversion entails and in providing assistance to needy persons whose resources have vanished.

I. S. FALK, *Chairman,*
Yearbook Advisory Committee.

July 1946.

Under the President's Reorganization Plan No. 2, which went into effect July 16, 1946, the three-member Social Security Board and the U. S. Employees' Compensation Commission were abolished and their functions transferred to the Federal Security Agency and to the Federal Security Administrator. The plan also transferred to the Agency all functions of the Children's Bureau—except those relating to child labor—from the Department of Labor, and the Division of Vital Statistics from the Department of Commerce.

As of that date, the Social Security Administration was established as one of four main branches of the Federal Security Agency to administer Federal old-age and survivors insurance and Federal grants to States for unemployment insurance administration, public assistance, and maternal and child health and welfare. Since this YEAREBOOK was substantially completed before the effective date of these changes, and since the data relate to operations before the Social Security Administration was created, references to the Social Security Board have not been changed in text or tabular material.

Significant Events and Developments in 1945

January: SOCIAL SECURITY EXTENSION—At opening sessions of State legislatures, 42 Governors recommend changes in State unemployment insurance, public assistance, and health programs. Almost half the messages recommend extension of coverage of unemployment insurance to employees of small firms, reduction of the waiting period, and liberalization of benefits in both amount and duration, as well as study of the adequacy of present protection; about 20 recommend increases in public assistance payments; and some 15, various types of measures to protect health, in addition to regular public health activities.

January 1: ARGENTINA—Provisions for old-age, survivors, and invalidity insurance for salaried employees in commerce and related activities become effective, to be administered by a new department of the National Social Insurance Institute and financed from employer and employee contributions and a sales tax.

BELGIUM—A new, extended, and unified system of social insurance covering industrial workers—except miners and agricultural, domestic, maritime, and railroad employees—comes into operation. The system covers sickness, invalidity, and unemployment and includes existing provisions for old-age and survivors insurance for wage earners and salaried employees (white-collar workers whose annual income does not exceed 36,000 francs) and contributory family allowances for all gainfully occupied persons. Employers contribute 15.5 percent of remuneration and employees 8 percent. Trade unions will participate in administration. (See items for January 10, February 7, April 1, and May 26.)

January 2: SOCIAL SECURITY EXTENSION—The Subcommittee on Wartime Health and Education of the Senate Committee on Education and Labor calls attention in its third interim report to the need for better medical care for the population as a whole. Recommendations for immediate action include Federal grants-in-aid to States for postwar construction of hospitals and medical and health centers and for extension of full-time local

public health services; Federal scholarships, loans, or other aid for medical education; and Federal funds for medical care of all recipients of public assistance, allotted to States under "more flexible" formulas "to give more aid to States where needs are greatest." (*Interim Report From the Subcommittee on Wartime Health and Education to the Senate Committee on Education and Labor, S. Subcommittee Rept. No. 3, 78th Cong., 2d sess.*)

January 6: SOCIAL SECURITY EXTENSION—President Roosevelt's message to Congress on the state of the Union again stresses need for "an American economic Bill of Rights under which a new basis of security and prosperity can be established for all—regardless of station, race, or creed." The most fundamental of these rights, he declares, "and one on which the fulfillment of the others in large degree depends, is the 'right to a useful and remunerative job in the industries or shops or farms or mines of the

Nation' . . . the right to a decent home, to a good education, to good medical care, to social security, to reasonable farm income, will, if fulfilled, make major contributions to achieving adequate levels of employment." (H. Doc. 1, 79th Cong.)

January 9: SOCIAL SECURITY EXTENSION—President Roosevelt's budget message to Congress expresses hope that "the Congress will give early consideration to extension and improvement of our social security system and will reexamine the financial basis of the program . . . Our program should include provision for extended social security, including medical care; for better education, public health, and nutrition . . ." The President declares that the responsibility to be assumed for veterans' jobs, education, medical care, and financial assistance "makes it increasingly essential that these programs for veterans be integrated with other programs of like nature affecting the whole Nation." (*Congressional Record*, Vol. 91, Pt. 1 (Jan. 9, 1945), pp. 128-134.)

Social Security and the National Economy

Income payments to individuals reached a new peak of \$160.6 billion in 1945. Of the \$137.2 billion received as earnings in the year, about two-thirds was covered by social insurance and related programs which provide retirement protection and about one-half by programs giving protection against unemployment.

In 1945, allowances to dependents of servicemen (\$2.9 billion) equaled payments under all social insurance and related programs, including payments to veterans, and were three times the total amount paid as public aid.

Between V-day and the close of the year, 9 million persons lost their jobs in war industries and 5 million servicemen were demobilized; according to Census reports about 2 million persons were unemployed at the end of December.

Public expenditures for social security and related purposes amounted to \$4.6 billion in the fiscal year 1944-45—\$2.4 billion from Federal and \$2.2 billion from State and local funds; about half the total amount was for social insurance and related programs, one-fourth for health and medical services, and slightly less than one-fourth for public aid.

Federal funds accounted for \$7 in each \$10 spent for social insurance and related programs in the fiscal year 1944-45, \$4 in \$10 for public aid, and \$3 in \$10 for health and medical services.

The United States remained the only major industrial country lacking a Nation-wide disability insurance program for industrial and commercial workers.

Federal Old-Age and Survivors Insurance

Nearly 1.5 million beneficiaries in 938,000 families were on the benefit rolls at the end of 1945, almost one-third more than a year earlier.

Retirement benefits paid under this program in 1945 amounted to \$157.4 million; monthly survivor benefits, to \$104.2 million; and lump-sum death payments, to \$26.1 million.

On December 31, 1945, 810,000 beneficiaries in 611,000 families of retired workers were entitled to monthly benefits under old-age and survivors insurance totaling \$17.3 million a month; the average monthly amount was \$38.40 for a worker and his wife and \$24.50 for a retired man alone. In addition, about 800,000 aged insured workers were still working in covered employment or had postponed filing their claims for other reasons.

On December 31, 1945, benefits aggregating \$10.1 million a month were in force for 660,000 beneficiaries in 327,000 families of deceased insured workers; the average family benefit amounted to \$50.60 a month for a widow with three or more children and \$20.20 for a widow aged 65 or over.

At the beginning of 1946, 33.8 million workers were fully insured, 7.7 million were currently insured only, and 31.7 million had not yet acquired insured status or had lost it through work in noncovered employment, through unemployment, or through disability or other reason for leaving the labor force.

At the end of 1945, living account-number holders represented 83 percent of the men and boys and 57 percent of the women and girls aged 14 or over in the population.

An estimated total of 45.7 million workers received wage credits in 1945—0.6 million less than in 1944 and 2.0 million less than in 1943.

The Federal old-age and survivors insurance trust fund held \$7.1 billion available for benefits and administrative expenses at the close of 1945, an increase of \$1.1 billion in assets during the year.

January 10: BELGIUM—Special social security provisions are enacted for certain classes of mine workers, to function within the framework of the general social security system. (See items for January 1, February 7, April 1, and May 26.)

February 7: BELGIUM—Special social security provisions for merchant marine seamen are enacted, to function within the framework of the general social security system. (See items for January 1 and 10, April 1, and May 26.)

February 13: GREECE—An unemployment insurance fund is established for wage earners and salaried employees in industry in the province of Attica; the system, financed by employers and the Government, may be extended by the Minister of Labor, on the recommendation of the governing body of the fund, to other districts and additional categories of employees.

February 21–March 8: INTER-AMERICAN CONFERENCE ON THE PROBLEMS

OF WAR AND PEACE—A Declaration of Social Principles of the 20 American republics represented at the Mexico City Conference recommends government provision of "welfare and assistance services with respect to preventive and curative medicine, housing of workers, protection of mother and child, and nutrition . . .; protection of maternity and organization of hospital and maternity services for . . . workers and their families; establishment of an adequate system of compensation and insurance at the expense of the employer for occupational risks, directed, among other considerations, to the rehabilitation of workers in case of partial disability; promotion and broadening of social security to cover sickness, old age, invalidity, death, maternity, and unemployment, in accordance with the social, economic and geographic conditions in each nation and in conformity with universal principles . . ." (See item for July 23–28.)

March 12: FRANCE—Retroactive to 1940, family benefits are restored to all French seamen.

March 13: BRAZIL—A legislative decree extends the medical, hospital, and pharmaceutical benefits under social insurance to invalidity, old-age, and survivor pensioners.

March 24: OLD-AGE AND SURVIVORS INSURANCE—With respect to remuneration of seamen in their employ, the War Shipping Administration and U. S. Maritime Commission are authorized to pay the tax imposed on employers under section 1410 of the Internal Revenue Code without regard to the \$3,000 limitation in section 1426 (a) (1) of the Code. (P. L. 21, 79th Cong.; H. Rept. 34; S. Rept. 85.)

March 26: SOCIAL SECURITY EXTENSION—House Ways and Means Committee is authorized to spend up to \$50,000 to obtain "information with respect to the need for the amendment and expansion of the Social Security Act, with particular reference to old-age and survivors insurance and the problems of coverage, benefits, and taxes related thereto . . ." Under this authority, the Committee's social security technical staff was created to study and report on old-age and survivors insurance, unemployment compensation, and public assistance. (H. Res. 204, 79th Cong.; H. Rept. 385.)

April: HEALTH AND WELFARE—The National Commission on Children in Wartime, appointed by the Children's Bureau, adopts a report, prepared by its Committee on Plans for Children and Youth, on proposed next steps in *Building the Future for Children and Youth*. The report includes recommendations for expansion of maternal and child health services, services for crippled children, and child welfare services, and extension and improvement of old-age and survivors insurance, unemployment insurance, aid to dependent children, and general assistance in contributing to the support of children.

April 1: BELGIUM—The extended system of social insurance covering industrial workers and establishing compulsory sickness and invalidity insurance and the provisions for seamen and certain classes of mine workers become effective. (See items for January 1 and 10, February 7, and May 26.)

April 19: FRANCE—Agricultural insurance program is made applicable to persons earning up to 60,000 francs a year. The minimum benefit for old-age and survivors insurance in agriculture ranges from 5,400 to 7,200 francs yearly; sickness and maternity cash benefits, from 20 to 75 francs daily.

April 24: UNION OF SOVIET SOCIALIST REPUBLICS—Budget estimates for 1945 list expenses for State social insurance of 5,202 million rubles—up 34.9 percent from 1944. Allocations for public health, allowances to mothers of large families, and assistance (including veterans' aid) are increased substantially.

April 25: PUBLIC ASSISTANCE—First Deficiency Appropriation Act, 1945, includes a provision permitting States, in determining the need of old-age assistance recipients under the Social Security Act, to exempt from consideration until 6 months after the "termination of hostilities . . . as proclaimed by the President," in addition to income and resources from agricultural labor, income and resources earned "as an employee" either as a nurse or "in connection with" the care of sick or confined persons. (P. L. 40, 79th Cong.; H. Repts. 221, 429; S. Rept. 114.)

PARAGUAY—Government decree regulating the application of social insurance is amended to extend medical, surgical, pharmaceutical, and hospital services, including medical care before, during, and after childbirth, to families of insured persons.

April 30: OLD-AGE AND SURVIVORS INSURANCE—Social Security Board Regulations No. 3 are amended to allow a primary insurance beneficiary to have his benefits recomputed to include wages paid to him in and after the quarter in which he became entitled. (*Federal Register*, May 8, 1945, p. 5118.)

May 3: VETERANS' BENEFITS—Appropriation is made through the Veterans Administration for allotment and transfer to the Federal Security Agency for disbursement by the Public Health Service of amounts necessary for the care and treatment of beneficiaries under the Veterans Administration, including minor repairs and improvements of existing facilities necessary to such care and treatment. (P. L. 49, 79th Cong.; H. Repts. 54, 436; S. Rept. 88.)

May 7: BRAZIL—Promulgation of the Organic Law of Social Services

State Unemployment Insurance

Initial claims—indicating the beginning of a spell of unemployment—totaled 4.7 million in August–December; the combined total for 1943 and 1944 was 3.4 million.

In 1945, 2.8 million persons received unemployment benefits—only about half the number who filed claims. In November and December, the average weekly number of beneficiaries reached 1.3 million, the highest average recorded through 1945.

Four-fifths of the \$446 million paid in benefits and of the 24 million weeks of unemployment compensated in 1945 were in the last 4 months of the year; the totals for 1943 and 1944 combined were \$142 million and 10 million weeks.

The total number of workers with wage credits in 1945—42.5 million—was 0.5 million less than in 1944; State laws covered about half (26.5 million) the total number of persons working for others or self-employed in an average week in July–December 1945.

As a result of changes in State laws, 32 States, with about four-fifths of the covered workers, provided maximum benefit duration of 20 or more weeks; the 27 States with maximum weekly benefits of \$20 or more and the 30 which permitted workers to receive as much as \$350 in benefits in a benefit year also had about four-fifths of the covered workers. Connecticut, the District of Columbia, Michigan, and Nevada provided dependents' allowances. Maryland, Montana, and Nevada permitted unemployed workers to continue as beneficiaries during periods of illness or disability if their unemployment was initially due to lack of work and no suitable work was available. Maryland required no waiting period, and only 15 States, with one-fifth of all covered workers in the United States, required waiting periods of more than 1 week of total or partial unemployment. With the addition of Louisiana, Nevada, and New York, 45 States had experience rating in effect and adjusted contribution rates in accordance with an employer's experience with the risk of unemployment; as a result of such adjustments, the amount collected by States was \$624 million less than it would otherwise have been.

The \$1,162 million collected by States in 1945 for unemployment benefits was a little more than 2½ times the amount of benefits paid during the year. Funds available for benefits reached an all-time high of \$6,981 million at the end of October but declined to \$6,914 million by the end of the year.

of Brazil contemplates the extension of social security to virtually all employments, including agriculture and domestic service, and the provision of health and assistance services as well as comprehensive social insurance. It provides for the unification, after a period of study, of the existing funds and institutes under a Brazilian Institute of Social Services. (See item for August 6.)

May 8: VE-DAY—Germany surrenders.

May 22: OLD-AGE AND SURVIVORS INSURANCE—Social Security Board approves the proposed general order of the War Shipping Administrator and the proposed authorization of the Board designating the Appeals Council, its referees, and

the Territorial Directors of the Board as agents with the power to make determinations, after hearing or review, for the War Shipping Administrator on claims based in whole or in part on services performed as wartime maritime employees of the United States. The Board also approves the proposed amendments to Regulations No. 3 establishing the hearing and review procedure, to be published after the War Shipping Administrator and the Board sign the general order and authorization. (*Federal Register*, Aug. 14, 1945, pp. 9996–9998, 10034.)

May 26: BELGIUM—Provisional system of unemployment insurance and retraining established to cover workers who normally are employed

under contract and have made certain contributions but who have become unemployed involuntarily; and to provide benefits computed on the minimum wage for age and sex, with family allowances and vocational retraining facilities. A public labor exchange also is established. The system is financed through contributions from workers, employers, and the Government. (See items for January 1 and 10, February 7, and April 1.)

May 28: UNEMPLOYMENT INSURANCE—President Truman calls on Congress to "take emergency action to widen the coverage . . . and to increase the amount and duration of benefits—at least for the duration of the present emergency period of reconversion," thus closing "a major gap in our reconversion program." The emergency proposal would extend coverage to Federal employees, maritime workers, and other workers not now insured. He recommends that benefits payable to such workers should be financed entirely by the Federal Government during the present emergency and administered by the States; that Congress should provide, through supplementary Federal emergency benefit payments, minimum standards for the weekly rate and duration of unemployment benefits; that every eligible worker should be entitled to 26 weeks of benefits in any one year; and that the maximum payment, at least for the worker who has dependents, should be not less than \$25 per week (H. Doc. 203, 79th Cong.). (See item for September 6.)

June 15: GREAT BRITAIN—The Family Allowances Act becomes law, effective in August 1946, to provide 5s. a week on behalf of each child, except the first or only child, without regard to family income. The new allowances are in addition to those already granted for children of servicemen, disabled veterans, and civilians with war disabilities but will supplant, for every second and subsequent child, supplementary allowances now paid under workmen's compensation, unemployment insurance, and contributory pensions. Allowances will be financed from general revenues and administered by the Minister of National Insurance and will be taxable as income.

June 19: ECUADOR—A Presidential Decree declares a transitional period, July 1–December 31, 1945, for

Public Assistance

The wartime declines in case loads were reversed in the weeks following V-day; in August recipient rolls for old-age assistance and general assistance were at their lows for 1942–45; the upturn started in August for aid to dependent children, in September for old-age assistance and general assistance, and in October for aid to the blind.

In aid to dependent children nearly 60 percent more applications were received in the last 4 months of 1945 than in the same period of 1944; in the other three programs the increase was about 40 percent.

Loss of employment or decrease in earnings of applicants or members of their families was the reason for granting assistance in about 4 of every 10 cases opened in the last quarter of 1945 for general assistance, aid to dependent children, and old-age assistance and for about 3 openings in 10 for aid to the blind.

Cessation of allowances to the dependents of a demobilized serviceman was the reason for granting assistance in 1 in every 8 cases opened in that quarter for old-age assistance, for 1 in 12 for aid to dependent children, for 1 in 20 for aid to the blind, and for 1 in 25 for general assistance.

In 1945 the Federal Government matched State funds for old-age assistance throughout the continental United States and Territories, for aid to dependent children in all but Nevada, and for aid to the blind in all but Alaska, Missouri, Nevada, and Pennsylvania; no Federal funds are available for general assistance.

Of the \$1.1 billion expended for assistance and administration under the four programs in 1945, the States contributed 46 percent; the Federal Government, 40 percent; and the localities, 14 percent. Expenditures for assistance payments averaged \$7.74 per capita for the country as a whole, and the range among the States was from \$22.20 in Colorado to \$1.64 in Virginia.

Almost three-fourths of all public assistance payments in 1945 went for old-age assistance; aid to dependent children accounted for 15 percent, general assistance for 9 percent, and aid to the blind for 3 percent.

Statutory maximums on individual assistance payments were raised or eliminated in 1945 in 16 States for old-age assistance, in 7 for aid to dependent children, and in 6 for aid to the blind; 6 States provided for higher payments if Federal participation is increased.

making effective the insurance fund reform provided for in the law of 1942 and in the statutes of the fund.

CHILE—Decree adopted requiring several important social insurance organizations to invest at least 25 percent of their reserves in low-cost housing.

June 26: UNITED NATIONS CONFERENCE—Addressing the final plenary session at San Francisco, President Truman declares that "experience has shown how deeply the seeds of war are planted by economic rivalry and by social injustice. The Charter recognizes this fact, for it has provided for economic and social cooperation as well. . . It has set up machinery of international cooperation which men and nations of good will can use to help correct economic and social causes for conflict."

The Economic and Social Council of the Conference has been instructed to promote higher standards of living, full employment, solutions of economic, social, health, and related problems, and respect for human rights.

June 30: COLOMBIA—A decree (effective January 1, 1946) establishes compulsory social insurance for public salaried employees and wage earners, in accord with the labor law of February 19, 1945. Benefits in case of sickness, disability, and retirement are provided on the basis of pay-roll deductions—salaried employees 3 percent, wage earners 2 percent—and a Government contribution equal to 3 percent of the Federal budget.

July 1: AUSTRALIA—The Unemployment and Sickness Benefits Act of April 5, 1944, comes into force.

Benefits of 25s. weekly, plus dependents' allowances, are subject to an income test which disregards the first 20s. per week of outside income. Unemployment benefit is payable indefinitely; sickness benefit, during temporary incapacity. The Queensland Unemployed Workers' Insurance Scheme, in operation since 1923, is supplanted by the national program and goes out of existence. Also on this date, maximum weekly old-age and invalidity pensions of 32s. 6d. (previously 27s.) and child allowances of 7s. 6d. (previously 5s.) become effective, under legislation of June 27, 1945.

CANADA—Family Allowances Act of 1944 becomes effective, providing family allowances averaging about \$6 a month per child for all children under age 16; the allowances are to be paid from general revenues and without a means test.

July 2: **PANAMA CANAL ZONE**—Canal Zone Code is amended to provide for the voluntary retirement of any employee aged 55 who has rendered at least 25 years' service of which not less than 15 years were in Panama, on an annuity equivalent in value to the present worth of a deferred annuity beginning at the age at which the employee would otherwise have become eligible for retirement. The act provides further that any employee who retires before reaching age 60 under the provisions of this paragraph with at least 30 years' service shall receive an immediate annuity having a value equal to the present worth of a deferred annuity beginning at age 60. (P. L. 113, 79th Cong.; H. Rept. 220; S. Rept. 308.)

July 3: **U. S. EMPLOYMENT SERVICE**—The Labor-Federal Security Appropriation Act, 1946, provides that jurisdiction over the employment services shall be returned to the States within 3 months after the "termination of hostilities . . . as determined by Presidential proclamation or by concurrent resolution of Congress" (P. L. 124, 79th Cong.; H. Repts. 551, 836; S. Rept. 401). (See items for September 6 and December 22.)

July 4: **PUBLIC ASSISTANCE**—Iowa law becomes effective under which the State shall pay, in addition to its own share, the county's share of aid to dependent children paid to Indian families living on the Tama reservation.

July 6: **PANAMA**—Ministry of Labour, Social Security and Public Health is established by law.

July 18: **SOCIAL SECURITY BOARD MEMBERSHIP**—The Senate confirms reappointment of Arthur J. Altmeyer as a member of the Board for the 6-year term expiring August 13, 1951. Mr. Altmeyer has been a member of the Board since its establishment and Chairman since February 1937.

July 19: **GERMANY**—Oberbuergermeister (Lord Mayor) of Berlin announces a new social insurance system for the inhabitants of Berlin with protection against the risks of old age, invalidity, and unemployment, and provision for hospital insurance and free medicines for the insured. Both employer and employee will contribute 10 percent of the employee's earnings to the city insurance fund.

July 23-28: **INTER-AMERICAN CONFERENCE OF SOCIAL SECURITY**—Meeting of the Permanent Committee of the Conference, held in Mexico City and attended by representatives of 19 countries, decides to create technical commissions on social security statistics and on medical problems, and to accept Brazil's invitation to hold the next meeting of the Conference and Committee in Rio de Janeiro in 1947. Arthur J. Altmeyer is re-elected chairman of the Committee. (See item for February 21-March 8.)

August 6: **BRAZIL**—Legislative decree effective August 1 fixes minimum invalidity and old-age pensions at not less than 70 percent of the local minimum wage for adults, and survivor and sickness benefits at not less than 35 percent. Workers' contributions—matched equally by employers and the Government—are raised to 5 percent of wages for groups formerly paying less than this amount. (See item for May 7.)

August 14: **V-DAY**—Japan surrenders.¹

A DECADE OF SOCIAL SECURITY—The tenth anniversary of the signing of the Social Security Act receives widespread public attention and is officially recognized by the President and State and local officials. President Truman points out that in 10 years "social security has become an essential part of the American way of life" and that "we have a right to be proud of the progress we have already made in this field." Governors of States cite the prog-

ress made in caring for the needy aged, the blind, and dependent children; the bulwark provided by the unemployment reserve funds against the risk of unemployment; and the protection afforded under old-age and survivors insurance.

September 2: President Truman proclaims VJ-day.¹

September 5: **WAR SECURITY PROGRAMS**—Social Security Board approves proposal to terminate on June 30, 1946, the program for aid to enemy aliens and others restricted by governmental action, because the number of cases after July 1946 would not be sufficient to justify continuance of a special program.

September 6: **UNEMPLOYMENT INSURANCE**—President Truman, in his message to Congress on reconversion plans, stresses again the problems of workers temporarily thrown out of jobs by the sudden change-over to peacetime production. Renewing his earlier recommendations, the President urges Congress to "take immediate action to make good" the deficiencies of existing unemployment insurance "for the present emergency period of reconversion," with extension of coverage to include Federal employees, maritime workers, and other workers not now insured, and supplementation of State benefits to provide eligible workers in any State with 26 weeks of unemployment benefits in any one year and a maximum weekly payment of not less than \$25 for workers who qualify for the maximum. This additional compensation should be provided through supplementary Federal emergency benefit payments, but all payments "should be made through the existing unemployment compensation machinery of the several States." The President also suggests that Congress consider increasing veterans' unemployment allowances (H. Doc. 282, 79th Cong.). (See item for May 28.)

U. S. EMPLOYMENT SERVICE—In his reconversion message President Truman also recommends that the U. S. Employment Service "be continued under Federal control at least until the expiration of the War Mobilization Act—June 30, 1947," declaring that the USES has "an important responsibility" in

¹ VJ-day is often used also for the date of the Japanese surrender. Since the President in 1946 proclaimed August 14 as V-day, the Yearbook uses the latter term in referring to August 14, 1945.

placing "demobilized veterans and displaced war workers in new peacetime jobs"; that the agency operates "as a national and centralized system with a free flow of information among its offices"; and that "any decided change in the machinery," such as turning the offices back to the States "within 90 days after the cessation of hostilities," as provided in the 1946 appropriation act, would "slow down the entire process of reconversion" (H. Doc. 282, 79th Cong.). (See items for July 3 and December 22.)

September 19: U. S. EMPLOYMENT SERVICE—War Manpower Commission is terminated and all its functions transferred to the Department of Labor, except the Procurement and Assignment Service, which becomes part of the Federal Security Agency. The National War Labor Board and the Retraining and Reemployment Administration are also transferred to the Department of Labor, which will administer them and the U. S. Employment Service as organizational entities within the Department.

To maintain the essential coordination of the functions of the public employment service and unemployment insurance, the Department of Labor is directed to make available to State agencies administering unemployment insurance such services, information, and facilities of the USES as the Secretary of Labor finds consistent with the Executive order. When Federal funds under the jurisdiction of the Social Security Board are involved, the services, information, and facilities are to be furnished only when and to the extent that the Board shall approve. (Executive Order No. 9617.)

September 20: UNEMPLOYMENT INSURANCE—Emergency unemployment compensation bill to amend the War Mobilization and Reconversion Act of 1944 passes the Senate. The proposed amendments authorize the Director of the Office of War Mobilization and Reconversion to enter into agreements with the States to provide for unemployment insurance payments in cases in which such payments would not be made under State law because of the exhaustion of benefit rights and to provide for unemployment insurance benefits to persons who have performed Federal or maritime service within the State. The Director is authorized also to pay the cost of transporta-

tion (up to \$200) of war workers and their dependents back to their home or some other locality where suitable employment is available (S. Rept. 565, 79th Cong., 1st sess.), (See also *Hearing Before the Senate Committee on Finance, 79th Congress, First Session, on S. 1274*, and *Hearings Before the House Committee on Ways and Means, 79th Congress, First Session, on H. R. 3736*, August-September 1945.)

VETERANS' BENEFITS—Veterans' Regulations are amended to provide increased rates of pension for certain service-incurred disabilities, generally on a parity with rates payable for similar disabilities under the World War Veterans' Act, 1924, as amended. These rates pertain particularly to double amputations and other losses of—or losses of use of—members, to helplessness, and to blindness. (P. L. 182, 79th Cong., H. Rept. 934; S. Rept. 549.)

October 1: NEW ZEALAND—Increases in basic rates of benefits ranging from 23 to 100 percent become effective through the Social Security Amendment Act of 1945. Designed in part to compensate for the rise in cost of living, the amendments also further the Government's long-range objective of liberalizing and extending the program. (*Social Security Bulletin*, January 1946, p. 46.)

October 2: OLD-AGE AND SURVIVORS INSURANCE—Social Security Board approves amendments to Regulations No. 3 extending period for filing proof of parent's dependency under section 202 (f), for filing a lump-sum death claim under section 202 (g), and for commencing wage discrepancy proceedings under section 205 (c), in certain types of cases in which the wage earner or claimant is a serviceman.

October 17: GERMANY—A directive of the United States Government to General Eisenhower provides for the maintenance or reestablishment of nondiscriminatory German systems of social insurance, poor relief, and health services. (See item for October 29.)

October 19: FRANCE—An Order of the Provisional Government modifies social insurance (except for agricultural workers) by increasing coverage, providing for a new medical care fee schedule, extending

duration of benefits for prolonged illness, and changing the benefit rates and conditions for receipt of old-age, invalidity, and survivor pensions.

October 23: SOCIAL INSURANCE COVERAGE—Internal Revenue Code and Social Security Act amended to extend coverage to all employees of the Bonneville Power Administration who are not covered under the Federal Civil Service Retirement Act and have no retirement protection, and to make the unemployment tax provisions of the Internal Revenue Code applicable to all laborers, mechanics, and workmen employed in connection with construction work or the operation and maintenance of electrical facilities of the Administration. The States are granted permission to extend their unemployment insurance acts to include employees of the Bonneville Power Administration. (P. L. 201, 79th Cong.; H. Rept. 777; S. Rept. 469.)

October 29: GERMANY—The American Military Government announces restoration of a broad program of social insurance in western Germany. The order reestablishes health insurance, workmen's compensation, and pensions for widows, orphans, and aged persons "insofar as German funds are available." The American delegation sent to Germany to work on the restoration of the social security program includes George E. Bigge, member of the Social Security Board, and the assistant director in charge of the analysis division of the Board's Bureau of Old-Age and Survivors Insurance. (See item for October 17.)

November 8: OLD-AGE AND SURVIVORS INSURANCE—Rates of contribution under the Federal Insurance Contributions Act are frozen for the calendar year 1946 at 1 percent each for employers and employees—the fourth consecutive year; no change is made in scheduled rates for 1947 and 1948 (2½ percent) or thereafter (3 percent). (P. L. 214, 79th Cong.; H. Repts. 1106, 1165; S. Rept. 655.)

November 13: SOCIAL SECURITY COVERAGE—Holding that it is apparent "beyond dispute that an important, if not the primary pursuit of petitioner's organization is to promote not only an ethical, but also a profitable business community," the United States Supreme Court rules unanimously that the Better

Business Bureau of Washington, D. C., Inc., is not a corporation "organized and operated exclusively for scientific or educational purposes" and, therefore, is not exempt from paying social security taxes. (*Better Business Bureau of Washington, D. C., Inc. v. United States*, 14 LW 4017.)

November 19: SOCIAL SECURITY EXTENSION—In his message to Congress on a national health program, President Truman lists "certain rights which ought to be assured to every American citizen," among them the "right to adequate medical care and the opportunity to achieve and enjoy good health" and the "right to adequate protection from the economic fears of . . . sickness." He recommends that Congress adopt "a comprehensive and modern health program for the Nation," consisting of five major parts: (1) construction of hospitals and related facilities; (2) expansion of public health and maternal and child health services; (3) medical education and research; (4) prepayment of medical costs; and (5) protection against wage loss from sickness and disability. The President strongly urges that "Congress give careful consideration to this program of health legislation now . . . Appreciation of modern achievements in medicine and public health has created widespread demand that they be fully applied and universally available. By meeting that demand we shall strengthen the Nation to meet future economic and social problems; and we shall make a most important contribution toward freedom from want in our land" (H. Doc. 380, 79th Cong.). (See *Social Security Bulletin*, December 1945, pp. 7-12.)

December 14: EMPLOYMENT ACT—The Employment-Production Act of 1945 (later the Employment Act of 1946) passes the House (passed the Senate on September 28.) The act declares that it is the continuing responsibility of the Federal Government to use all practicable

means to promote maximum employment, production, and purchasing power, and creates a Council of Economic Advisers, one of whose duties will be to assist the President in the preparation of an annual economic report which shall be transmitted to the Congress within 60 days after the opening of each regular session (beginning in 1947) (H. Rept. 1334, S. Rept. 583). (See also *Hearings Before Senate Committee on Banking and Currency on S. 380* and *Hearings Before House Committee on Expenditures in the Executive Departments on H. R. 2202*, 79th Cong., 1st sess., July-November 1945.)

INTERNATIONAL RELIEF AND REHABILITATION—Congress appropriates \$550 million to United Nations Relief and Rehabilitation Administration (P. L. 259, 79th Cong.; H. Repts. 1166, 1355; S. Rept. 798). Earlier law limiting United States contribution to \$1,350 million (see 1944 Yearbook items for March 28 and June 30, 1944) is later amended (P. L. 262, 79th Cong., approved Dec. 18, 1945; H. Rept. 1311; S. Rept. 856) to authorize a total contribution not to exceed \$2,700 million; \$750 million appropriated subsequently (P. L. 269, 79th Cong., approved Dec. 28, 1945; H. Repts. 1288, 1464, 1468; S. Rept. 857).

December 20: UNITED NATIONS—President Truman approves bill which provides for the appointment of representatives of the United States in the organs and agencies of the United Nations and for the participation of the United States in the activities of the organization. (P. L. 264, 79th Cong.; H. Repts. 1383, 1645; S. Rept. 717.)

December 21: VETERANS' BENEFITS—Civil Service Retirement Act of 1930, as amended, is further amended to provide retirement credit, in computing length of service, to persons who left Government service to enter the armed forces of the United States. (P. L.

265, 79th Cong.; H. Rept. 1350; S. Rept. 563.)

December 22: U. S. EMPLOYMENT SERVICE—President Truman vetoes the First Supplemental Surplus Appropriation Rescission Act, 1946, because it carries a rider that would "require our system of public employment offices—now unified in a single national system—to be broken up within 100 days, and transferred to operation as 51 separate State and territorial systems." In his veto message the President declares that the provisions in the rider would "immeasurably" retard our reemployment program, and states that "The Administration is committed to returning the service to State operation, and that commitment will be carried through. But this is not the time" (H. R. 4407, 79th Cong.; H. Repts. 1125, 1327, 1354; S. Rept. 719). (See items for July 3 and September 6.)

December 28: VETERANS' BENEFITS—The Servicemen's Readjustment Act of 1944 is amended to liberalize provisions relating to prosthetic appliances, educational training, and the allowances payable during training, and real estate and other loans. (P. L. 268, 79th Cong.; H. Repts. 926, 1345, 1449; S. Rept. 698.)

December 31: UNEMPLOYMENT INSURANCE—Social Security Board certifies to the Secretary of the Treasury all 51 jurisdictions as having unemployment insurance laws conforming to Internal Revenue Code, section 1603 (a), thus permitting employers to credit amounts paid as contributions under State laws, up to 90 percent of Federal unemployment tax for taxable year 1945; also certifies under section 1602 (b) (1) experience-rating provisions of all 45 State laws with such provisions effective (all jurisdictions except Alaska, Mississippi, Montana, Rhode Island, Utah, Washington) for purposes of additional credit based on reduced rates of employer contributions allowed under such laws for 1945. (*Federal Register*, Jan. 4, 1946, p. 270.)

Social Security and the National Economy

DURING THE FIRST HALF of 1945 the economy continued to operate under the conditions imposed by a full production program in a wartime economy; in the latter half, the problems of reconversion and transition to peacetime operations were the important factors affecting economic conditions. The peak of war production was reached in the autumn of 1943; during 1944 and through the first half of 1945 there was a slow but steady decline from this peak. The surrender of Germany was followed by some acceleration in lay-offs of war workers and curtailment of munitions production, especially in the Eastern States. With the surrender of Japan, war production stopped almost instantaneously and the latter half of the year was characterized by rapid reconversion of the economic system to peacetime conditions. The reconversion of plants and factories was substantially accomplished by December; it was clear, however, that it would take a longer period to work out the many problems involved in achieving full production in a peacetime economy. Demobilization of the armed forces and their absorption into the civilian labor force, the problems of relinquishing wartime controls, the curtailment of hours of work and premium wages, and the necessity for wage adjustments which would give workers a fair share of the national income in accordance with the changed conditions of labor productivity and living costs—these and many other questions were still to be solved.

During the first half of 1945 the labor force, civilian plus military, maintained a level only slightly below that of 1944. There was still a demand for manpower to meet production requirements and to fill the continuing substantial need for military personnel. The surrender of Japan, however, brought sharp changes in the size and composition of the labor force, as production in war industries stopped and demobilization of the military forces began. It is estimated that about 5 million of the surplus wartime workers had left the labor force by the end of 1945. This figure includes civilian

workers who had withdrawn from the labor market and veterans who had entered schools or had left the labor market for other reasons. Thus by the end of 1945 only about 2 million of the 7 million emergency workers who had taken jobs in wartime were still included among the 60 million persons then in the labor force.

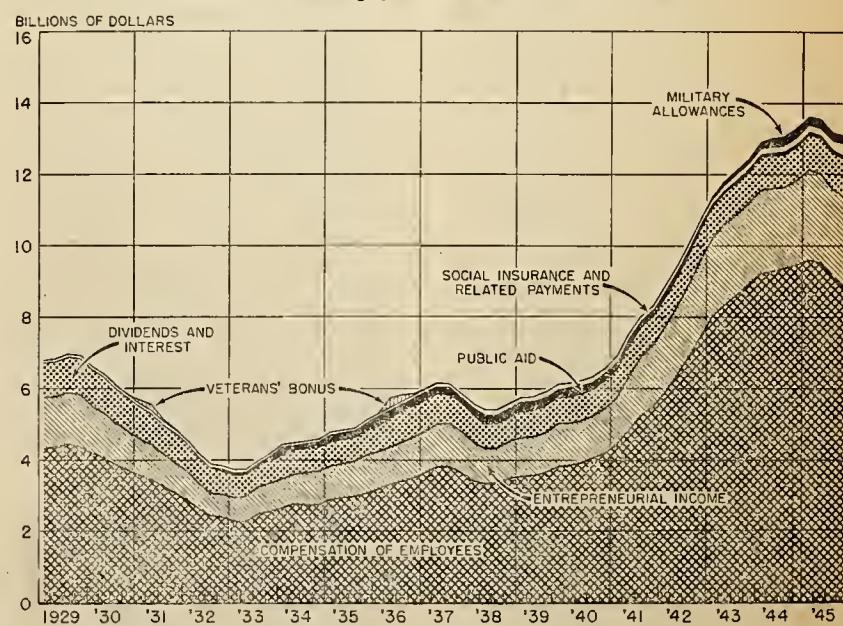
Income payments to individuals in 1945 reached a new peak of \$161 billion (table 1). This gain took place despite a slight decline in compensation of employees, the main contributor to the wartime increase in income payments. All other segments registered gains; entrepreneurial income, dividends and interest, and social insurance and related payments accounted for the largest shares of the increase. The increase in social insurance and related payments in the latter part of the year reflects the substantial rise in unemployment benefits under the State unemployment insurance programs and the Servicemen's Readjustment Act of 1944, and in disability and survivor payments under the veterans' program (table 2). Benefits under Federal old-age and survivors insurance also increased as the anticipated rise

in the rate of retirement of older workers began with the war's end. Public assistance payments of nearly \$1 billion were slightly above 1944 levels as a result of increases in the amount of payments in old-age assistance, aid to dependent children, and aid to the blind (table 3).

The disposable income of individuals (total income payments less taxes) increased slightly in 1945, from \$137 billion to \$140 billion, a gain which was partly offset by the rising cost of goods purchased. Most significant was the change in the distribution of disposable income between consumer expenditures and savings. Savings went down by \$4 billion; outlays for consumption went up by \$6 billion.

The changes in the economy following the surrender of Japan were immediately reflected in the social security programs. The number of workers in employment covered by Federal old-age and survivors insurance and State unemployment insurance declined by several millions; covered wages also decreased, affected not only by declining employment but also by the shorter workweek and loss of overtime pay.

Chart 1.—*Income payments to individuals, 1929-45*¹



¹ Monthly average for each quarter.

Source: Department of Commerce, Office of Business Economics.

Beneficiary loads began to rise during the latter part of the year (table 12). Under old-age and survivors insurance the number of beneficiaries receiving retirement payments increased substantially as aged persons left covered employment and claimed benefits. The sharp reduction in covered employment also caused a sudden rise in payments under the State unemployment insurance programs; the number of unemployed workers receiving benefits in December 1945 was 18 times the number in the preceding December, and benefits in 1945 were 7 times the total for 1944. The number of beneficiaries receiving disability or survivor payments under the veterans' program continued to rise rapidly. For this program, the end of the war did not cause any increase in the load but rather imposed some limitations on the size of the potential load.

Many other persons had to face income loss from these causes without protection under any social insurance or related program. Many old people lost their jobs in covered employment or the support of relatives who could no longer aid them. Although employment decreases were most serious in the war industries covered by State unemployment insurance, many unemployed workers had not worked in covered employment and lacked rights to unemployment benefits. The limited scope and adequacy of available protection against insurable risks—old age, unemployment, disability, death of the chief earner, and costs of medical care and hospitalization—meant that many people in this country would have to apply for public assistance.

During the first half of 1945 funds collected for social insurance and related programs were at near-record levels, and expenditures under these and other social security programs continued low in relation to prewar years. This trend was halted in the latter part of the year; with the marked drop in employment and wages, receipts declined and expenditures rose sharply.

Employment and Wages

The employment changes during 1945 were of two main types—decreases in the war industries and increases in industry divisions not di-

Table 1.—Income payments to individuals, 1945, 1944, and 1940¹

[Corrected to Apr. 5, 1946]

Type of payment	Amount (in millions)			Percentage distribution			Percentage change, 1945 from—	
	1945	1944	1940	1945	1944	1940	1944	1940
Total	\$160,607	\$156,721	\$76,210	100.0	100.0	100.0	+2.5	+110.7
Compensation of employees ²	111,360	112,043	48,218	69.3	71.5	63.3	−.6	+131.0
Entrepreneurial income, net rents, and royalties	29,894	28,017	14,313	18.6	17.9	18.8	+6.7	+108.9
Dividends and interest	12,304	11,195	9,175	7.7	7.1	12.0	+9.9	+34.1
Work relief ³	—	—	1,578	—	—	2.1	—	—
Direct relief ⁴	990	942	1,097	.6	.6	1.4	+5.1	−9.8
Social insurance and related payments ⁵	2,925	1,970	1,801	1.8	1.3	2.4	+48.5	+62.4
Military allowances ⁶	2,949	2,548	—	1.8	1.6	—	+15.7	—
Veterans' bonus	185	6	28	.1	(?)	(?)	(?)	+560.7

¹ All payments for continental United States except compensation of employees, which includes pay of Federal civilian and military personnel stationed outside continental United States, and social insurance and related payments, military allowances, and direct relief for 1945 and 1944, which include payments to persons residing outside continental United States.

² Wage and salary payments minus deductions for employee contributions to social insurance and related programs; includes industrial pensions and payments to armed forces and, beginning February 1944, mustering-out pay.

³ Earnings of persons employed by NYA, WPA, and CCC. Excludes earnings of persons employed on other Federal agency projects financed from

emergency funds; such earnings are included in compensation of employees.

⁴ For programs included, see table 3.

⁵ For programs included, see table 2.

⁶ Government portion of payments to dependents of members of armed forces (portion deducted from military pay included under compensation of employees as part of military pay rolls) and subsistence allowances to veterans under the Servicemen's Readjustment Act of 1944.

⁷ Less than 0.05 percent.

⁸ Increase of more than 1,000 percent.

Source: Basic data from Department of Commerce, Office of Business Economics.

Table 2.—Social insurance and related payments to individuals, 1945, 1944, and 1940

[Corrected to June 6, 1946]

Type of payment and program	Amount (in millions)			Percentage distribution			Percentage change, 1945 from—	
	1945	1944	1940	1945	1944	1940	1944	1940
Total ¹	\$2,857	\$1,832	\$1,666	100.0	100.0	100.0	+55.9	+71.5
Retirement, disability, and survivor	2,282	1,765	1,131	79.9	96.3	67.9	+29.3	+101.8
Old-age and survivors insurance	288	218	41	10.1	11.9	2.5	+32.1	+702.4
Railroad retirement	147	138	118	5.1	7.5	7.1	+6.5	+24.6
Federal retirement	249	191	125	8.7	10.4	7.5	+30.4	+99.2
Civil-service systems ²	177	128	71	6.2	7.0	4.3	+38.3	+149.3
Other contributory ³	4	3	1	.1	.2	.1	+33.3	+300.0
Noncontributory	68	60	53	2.4	3.3	3.2	+13.3	+28.3
Rhode Island sickness compensation	5	5	—	.2	.3	—	0	—
State and local government ⁴	228	218	163	8.0	11.9	9.8	+4.6	+39.9
Veterans' pensions and compensation	957	605	428	33.5	33.0	25.7	+58.2	+123.6
Workmen's compensation ⁵	408	390	256	14.3	21.3	15.4	+4.6	+59.4
Unemployment insurance	563	67	535	19.7	3.7	32.1	+740.3	+5.2
State unemployment insurance	446	62	519	15.6	3.4	31.2	+619.4	−14.1
Railroad unemployment insurance	2	1	16	.1	.1	1.0	+100.0	−87.5
Readjustment allowances ⁶	115	4	—	4.0	.2	(?)	(?)	—
Self-employment allowances ⁶	12	(?)	—	.4	(?)	(?)	(?)	—

¹ Social Security Board estimates for State and local government retirement systems, used in this table, differ from estimates by Department of Commerce, Office of Business Economics, used in table 1, primarily because the latter exclude payments under systems making service-connected disability payments only (analogous to workmen's compensation), under private endowment plans, and under systems which provide for purchase of annuities through private insurance companies. Commerce estimates are: 1945, \$329 million; 1944, \$356 million; 1940, \$298 million. Refunds of employee contributions are included in both estimates. Amounts in this table differ from those in table 12 because in table 12 data for State and local government systems are on a fiscal-year basis and exclude refunds of

employee contributions and data for workmen's compensation exclude payments for medical care.

² Includes refunds of employee contributions.

³ Estimated; 1945 data preliminary. Includes payments for medical care.

⁴ Allowances to unemployed veterans. First payments made in September 1944.

⁵ Data not comparable.

⁶ Allowances to self-employed veterans. First payments made in November 1944; total payments in 1944, \$102,000.

⁷ Less than 0.05 percent.

Source: Based on reports of administrative agencies.

rectly engaged in the production of war goods. The peak of employment in the war industries was reached in the fall of 1943, and thereafter there was a gradual decline. Most of the lay-offs and transfers of war workers to peacetime jobs were effected during the first 2 months after V-day. Industrial demobilization was therefore largely accomplished before the heavy influx of veterans returning to civilian life.

Practically all employment in war industries was covered under the Federal old-age and survivors insurance and State unemployment insurance programs; accordingly, the cuts in the production schedules in those industries were immediately reflected in the employment data for these programs. During 1945 about 45.7 million workers were employed in industries covered by old-age and survivors insurance, a decrease of 600,000 from the 1944 level; the 42.5 million workers with wage credits during 1945 under State unemployment insurance systems represented an 0.5 million drop. While monthly data are not available for employment covered by old-age and survivors insurance, the figures for employment during a quarter give some indication of the effect of the progress of the war on the level of covered employment. During the first quarter of 1945, covered employment was about 500,000 below the first quarter of 1944; in the third quarter the difference amounted to 2 million, and in the fourth quarter it was nearly 3 million.

Availability of data on employment covered by the State unemployment insurance laws in 1945, by month and industry division, permits a closer examination of the changes in covered employment under these programs. Between the surrender of Germany and the surrender of Japan, that is, from mid-May to mid-August, employment decreased by 800,000; between V-day and the end of the year, the decrease amounted to 1.3 million. In both periods, the drop in manufacturing employment was only partly offset by increases in other industry divisions. Between August and December, employment in manufacturing decreased by almost 2 million, while the rise in other industry divisions, largely in trade, amounted to 800,000. Since war industries tended

Table 3.—*Public assistance and Federal work program earnings, 1945, 1944, and 1940*

[Corrected to Feb. 1, 1946]

Type of payment and program	Amount (in millions)			Percentage distribution			Percentage change, 1945 from—	
	1945	1944	1940 ¹	1945	1944	1940 ¹	1944	1940 ¹
Total	\$990	\$942	\$2,675	100.0	100.0	100.0	+5.0	-63.0
Public assistance (direct relief)	990	942	1,097	100.0	100.0	41.0	+5.0	-9.8
Old-age assistance	726	693	475	73.4	73.6	17.8	+4.8	+52.7
Aid to dependent children	150	135	133	15.1	14.3	5.0	+10.9	+12.0
Aid to the blind	27	25	22	2.7	2.7	.8	+4.9	+21.7
General assistance	87	89	405	8.8	9.4	15.1	-2.1	-78.6
Subsistence payments to farmers			18			.7		
Surplus food stamps			44			1.6		
Federal work program earnings (work relief)			1,578			59.0		
Civilian Conservation Corps			216			8.1		
National Youth Administration			92			3.4		
Work Projects Administration			1,270			47.5		

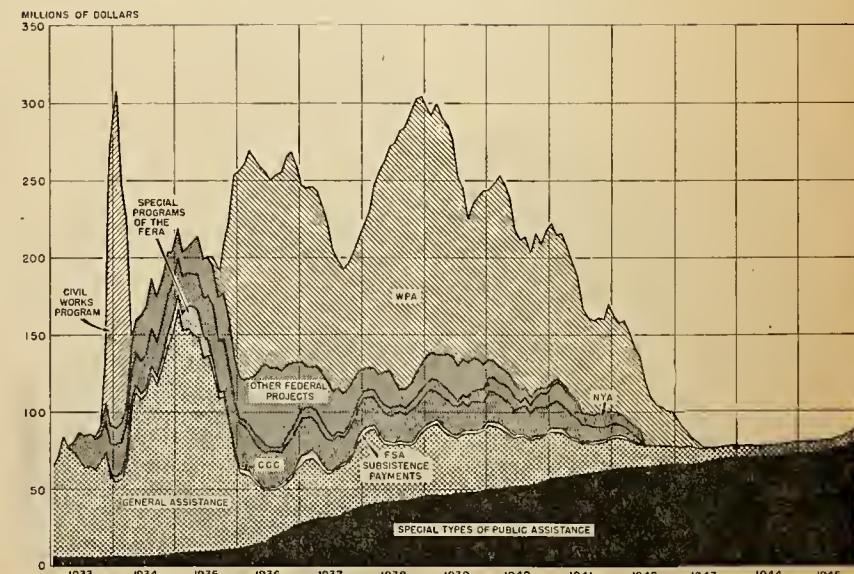
¹ Excludes Alaska and Hawaii. Totals differ from those in table 14 because this table includes value of surplus food stamps and excludes earnings of persons employed on other Federal agency projects financed from emergency funds.

to be concentrated geographically, the production cuts meant that employment declines varied among the States. In 6 States,¹ the drop in manufacturing employment after V-day amounted to one-third or more of all covered employment in August; in 5 other States the drop was at least one-fifth of the August total. During the same period, nonmanufacturing

employment increased in all but 8 States.

Employment covered by the railroad retirement and unemployment insurance programs showed a slight increase in 1945; about 3.1 million different individuals were covered at some time during the year as compared with 3.0 million in 1944. After moving upward almost without interruption during the first half of the year, employment turned downward from July to October and recovered

¹ Arizona, California, Kansas, Oklahoma, Oregon, Washington.

Chart 2.—*Public assistance and earnings under Federal work programs, by month, 1933-45*

somewhat in the last 2 months of the year.

Federal employment in the continental United States averaged 2.8 million in 1945; in addition, about 400,000-500,000 workers were employed in a civilian capacity outside the United States. Workers covered by the retirement systems administered by the Civil Service Commission numbered about 2.8 million on June 30, 1945. Turn-over was an important element in Federal employment. Some 860,000 workers who were separated from service received refunds during the year of contributions to the retirement system. While some of these workers had left Federal employment before 1945, an additional group who left in 1945 had not received refunds by the year's end.

A slight rise in employment in State and local government units brought the average to 3.1 million as compared with 3.0 million in 1944. Several new retirement systems for State and local government workers were established in 1945, and the relative number protected by retirement systems increased somewhat during the year; the increase was confined largely to employees covered by State-administered systems.

Protection against loss of earnings, or loss of earning power, due to unemployment, disability, old age, or death of the breadwinner, was available to the same classes of workers in 1945 as in 1944. Still excluded from coverage for all or most of these risks were the many thousands of agricultural and domestic workers, the self-employed, employees of certain non-profit, charitable, and religious organizations, government workers, and a few other groups. In 1945, only a little more than half of all earnings were paid in industries covered by unemployment insurance programs, and about three-fifths were covered by programs providing some form of old-age retirement (table 4). Under the latter type of programs the protection varied considerably. Some systems include old-age, survivor, and disability payments, while others provide for old-age retirement only; the largest, the Federal old-age and survivors insurance program, has no disability provisions.

Earnings covered by Federal old-age and survivors insurance as a propor-

tion of all earnings declined slightly in 1945 to 52 percent—the lowest proportion since the program started.

The ratio declined in each of the first 3 quarters but turned upward in the last quarter as total earnings contin-

Table 4.—Estimated pay rolls in employment covered by selected social insurance and related programs in relation to total earnings and to all wages and salaries, by specified period, 1937-45¹

[Corrected to May 15, 1946]

Period	Total earnings ²	All wages and salaries ³	Pay rolls covered by retirement programs ⁴					Pay rolls covered by unemployment insurance programs ⁵		
			Total	Old-age and survivor insurance ⁶	Railroad retirement ⁷	Federal civil-service retirement ⁸	State and local government retirement ⁹	Total	State unemployment insurance ⁷	Railroad unemployment insurance ⁸
Amount (in millions)										
1937	\$56,972	\$45,053	\$37,968	\$32,770	\$2,290	\$1,050	\$1,858	(*)	(*)	\$2,290
1938	51,369	41,247	34,164	29,026	2,028	1,139	1,971	\$28,228	\$26,200	2,028
1939	55,464	44,313	37,638	32,222	2,161	1,221	2,034	31,230	29,066	2,161
1940	60,760	48,707	41,721	35,668	2,273	1,430	2,350	34,723	32,450	2,273
1941	76,723	60,885	52,606	45,417	2,687	1,912	2,590	44,833	42,146	2,687
1942	101,367	80,793	67,919	58,147	3,382	3,600	2,790	58,178	54,796	3,382
1943	126,399	102,932	81,972	69,747	4,085	5,100	3,040	70,191	66,106	4,085
1944	137,114	113,031	86,637	73,310	4,507	5,600	3,220	73,628	69,121	4,507
1945	137,241	111,444	84,995	71,150	4,514	5,840	3,491	70,344	65,830	4,514
Percent of total earnings										
1937	100.0		66.6	57.5	4.0	1.8	3.3	(*)	(*)	4.0
1938	100.0		66.5	56.5	3.9	2.2	3.8	55.0	51.0	3.9
1939	100.0		67.9	58.1	3.9	2.2	3.7	56.3	52.4	3.9
1940	100.0		68.7	58.7	3.7	2.4	3.9	57.1	53.4	3.7
1941	100.0		68.6	59.2	3.5	2.5	3.4	58.4	54.9	3.5
1942	100.0		67.0	57.4	3.3	3.6	2.8	57.4	54.1	3.3
1943	100.0		64.9	55.2	3.2	4.0	2.4	55.5	52.3	3.2
1944	100.0		63.2	53.5	3.3	4.1	2.3	53.7	50.4	3.3
1945	100.0		61.9	51.8	3.3	4.3	2.5	51.3	48.0	3.3
Percent of all wages and salaries										
1937	100.0	84.3	72.7	5.1	2.3	4.1	(*)	(*)	(*)	5.1
1938	100.0	82.8	70.4	4.9	2.8	4.8	68.4	63.5	4.9	
1939	100.0	84.9	72.7	4.9	2.8	4.6	70.5	65.6	4.9	
1940	100.0	85.7	73.2	4.7	2.9	4.8	71.3	66.6	4.7	
1941	100.0	86.4	74.6	4.4	3.1	4.3	73.6	69.2	4.4	
1942	100.0	84.1	72.0	4.2	4.5	3.5	72.0	67.8	4.2	
1943	100.0	79.6	67.8	4.0	5.0	3.0	68.2	64.2	4.0	
1944	100.0	76.6	64.9	4.0	5.0	2.8	65.1	61.2	4.0	
1945	100.0	76.3	63.8	4.1	5.2	3.1	63.1	59.1	4.1	

¹ Includes employee contributions under contributory systems.

² Quarterly data for self-employed adjusted to when-earned, rather than when-received, basis.

³ Civilian wages and salaries paid in cash and in kind in continental United States and Army and Navy pay rolls in all areas. Quarterly data adjusted to correct for distribution of bonus payments.

⁴ For all programs except Federal civil-service and State and local government retirement, pay rolls include Alaska and Hawaii and quarterly data relate to pay periods ended in quarter; for those² programs, data are for continental United States (except as indicated in footnote⁶) and on calendar-month basis.

⁵ Taxable wages plus estimated nontaxable wages in employment covered by program. Railroad employment data for 1937-44 revised.

⁶ Includes wages and salaries of employees covered by Alaska Railroad and Canal Zone retirement systems.

⁷ Taxable wages plus nontaxable wages in employment covered by programs; earnings of railroad workers covered by State laws through June 1939 included under railroad programs. 1945 data preliminary.

⁸ Not available.

⁹ Preliminary estimate.

Source: Data on total earnings and wages and salaries from Department of Commerce, Office of Business Economics; data for programs based on reports of administrative agencies.

ued to decrease while covered earnings rose somewhat. With the reduction in military pay rolls, the proportion of total earnings covered by this program and by State unemployment insurance can be expected to rise again to a figure near the prewar levels. Wages and salaries earned in industries covered by State unemployment insurance accounted for 48 percent of all earnings; the decline during the first 3 quarters was halted in the fourth quarter as covered wages decreased by the same proportion as total wages.

Earnings of workers covered by other programs—railroad workers and employees of Federal, State, and local governments—increased in 1945 and

represented the same or a slightly higher proportion of total earnings. Railroad employment was less affected by the end of the war than many other industries, and, though pay rolls fell off in the last quarter, the annual total showed a small increase over 1944. Federal civilian pay rolls did not drop until the final quarter, and the small decrease did not offset the previous gains. The rise in the proportion of total earnings covered by State and local government retirement systems reflects not only a slight rise in employment but also an increase in the number of systems in operation for employees of State and local governments.

forces were clearly reflected in unemployment insurance (table 12). There was a moderate rise in beneficiaries from May to August, but, beginning with September and continuing through the rest of the year, the increase in claims and benefits was rapid. More than 80 percent of the year's benefit payments under the State programs were made in the 4 months after the Japanese surrender.

Almost 4.4 million workers filed claims for benefits under the State unemployment insurance programs during 1945; nine-tenths of these claims were filed after V-day. Not all claimants received benefits, however; about 40 percent were reemployed before a payment was received or for other reasons did not receive benefits at the end of the waiting period. The sharp rise from August to December in the number of beneficiaries was fairly well distributed among the States. The rate of increase varied, however, and the peak was reached at different times in different States.

The average weekly benefit paid to totally unemployed persons was \$18.93, or \$3 above the average for 1944. This increase can be attributed to the continued rise in workers' covered earnings in their base period and to the liberalizations in State laws

Unemployment

Unemployment, which had been a relatively minor threat to family security during the war years, assumed more serious proportions in the latter half of 1945. The trend during the year was marked by two major phases—from January to V-day in mid-August, and from V-day to the end of the year. Although the surrender of Germany occurred during the January–August phase, there was relatively little change in unemployment during this period. Up to VE-day, unemployment remained at the very low level which had obtained throughout the war years; from VE-day until the middle of August, unemployment turned upward but was only slightly above that in the corresponding months a year earlier. From August to December, however, the number of unemployed workers more than doubled.

While the total number of unemployed workers did not reach the levels predicted by many forecasters, approximately 2 million workers were out of a job by the year's end, about three times the number in December 1944. At least four factors served to keep the volume of unemployment small in relation to the number of displaced war workers and the number of servicemen released from the armed forces. Many workers in munitions and related industries, after their war jobs ended, were kept on by their employers for production of civilian goods

and in this way shifted to peacetime jobs without interruption of employment; many war-emergency workers withdrew from the labor market after V-day; many discharged veterans delayed their return to civilian occupations; and employment increased in industries not directly affected by cutbacks in war production, such as trade and certain nondurable manufacturing industries.

The labor-force changes which followed the success of the armed

Chart 3.—*Unemployment insurance benefits, by program and month, 1938–45*

MILLIONS OF DOLLARS

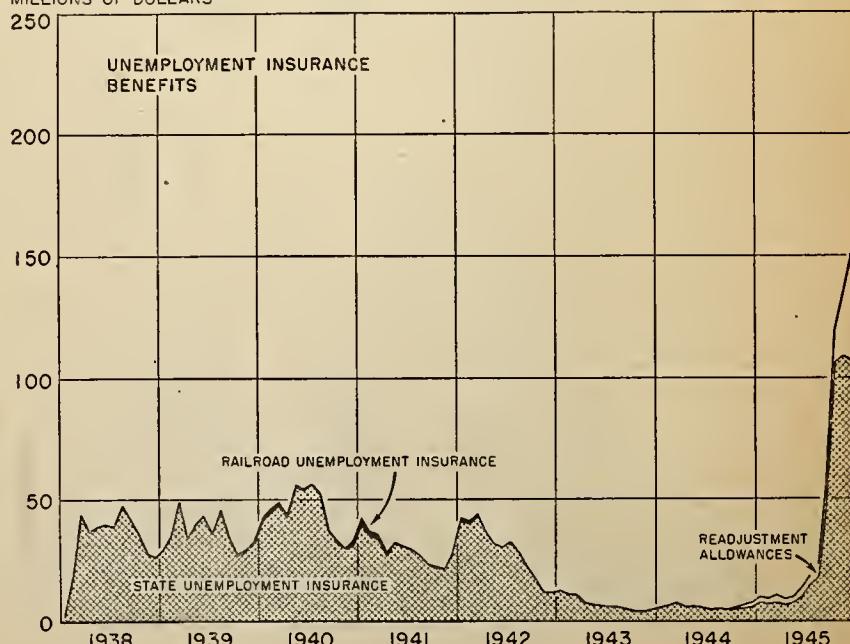


Table 5.—Unemployment insurance beneficiaries and benefits, 1945, 1944, and 1940¹

Program	Beneficiaries						Benefits				
	Number (in thousands)			Percentage change from December—		Amount (in thousands)			Percentage change, 1945 from —		
	December 1945	December 1944	December 1940	1944	1940	1945	1944	1940	1944	1940	
Total.....						\$563,180	\$67,080	\$534,661	+611.8	-16.2	
State unemployment insurance.....	1,319.0	74.9	666.6	(2)	+97.9	445,866	62,385	518,700	+614.7	-14.0	
Railroad unemployment insurance.....	12.7	1.2	73.7	(2)	-82.8	2,359	582	15,961	+305.0	-85.2	
Servicemen's readjustment allowances ²	405.0	16.8	—	(2)	—	114,955	4,113	—	—	—	

¹ See table 11 for notes on programs.² Increase of more than 1,000 percent.³ For unemployment only. Program began September 1944.

which became effective in 1945. Twenty-six States increased the maximum benefit payment, and 3 States provided for payments to dependents of unemployed workers. The increase in the maximum benefit had a particularly marked effect in raising the average benefit since, with the increase in wages during the war period, a high proportion of claimants were receiving maximum weekly payments. In 1944, almost 6 in 10 beneficiaries were receiving benefits for total unemployment at the maximum level. In 1945, even with the liberalization of the State laws, 7 in 10 were receiving payments at the maximum level, and in 11 States the average payment in the last quarter of 1945 was within \$1 of the maximum.

The number of veterans receiving unemployment allowances under the GI Bill of Rights also rose rapidly after V-day (table 12). From January through August the rise was slight, but from that month to the end of the year the load increased almost tenfold, from 44,000 to 405,000. By the end of 1945 more than 8 million servicemen had been released from military duty, about 4.5 million of them in the last 3 months. It is probable that about 5 million of the total number discharged had obtained employment by the end of the year. Many others were not in the labor force because they had entered schools or colleges or were not looking for work for other reasons; the rest were unemployed.

As of V-day some 150,000 veterans had received one or more checks for periods of unemployment, but less than one-third of this number were receiving allowances currently. On December 31, however, about 500,000 veterans were drawing unemployment allowances, or 47 percent of all those

who had received at least one payment since the beginning of the program.

The impact of reconversion on the railroad unemployment insurance load was lighter than had been expected (table 11). Freight shipments and passenger traffic remained high after V-day, the latter partly because of huge troop movements. As the labor market loosened up, employers became more selective in hiring and began to replace marginal workers. The sharpest decline in employment on class I railroads occurred between mid-August and mid-September, when many maintenance-of-way laborers were released. These included a sizable number of high-school boys who returned to school and therefore were not eligible to receive benefits.

During the first 6 months of 1945 the level of benefits and beneficiaries under the railroad unemployment insurance law remained as low as in the war years. In the second half of the year, however, operations expanded rapidly (table 12). Applications for certificate of benefit rights were filed by 35,700 unemployed workers in the 6 months ended with December as compared with 5,400 applications in the same period of the preceding year. Nearly 13,000 beneficiaries received benefits for unemployment in a registration period in December 1945, more than 10 times the number in December 1944. Payments during the year totaled about 4 times the amount in 1944 (table 5); in the last 6 months the total was 7 times that in the comparable period of 1944.

Old Age

The well-being of the aged is determined in large measure by the factors influencing the economic health

of the population as a whole. Job openings for older workers generally move up or down with shifts in the volume of total employment. The ability of younger workers to contribute to the maintenance of their aged parents is likewise greater in good years than in bad. Into this traditional relationship between the kind of security available to the aged and the volume of business activity, the social insurance programs have more recently introduced another factor—planned provision under public auspices for the partial replacement of income lost because of retirement from the labor force or the death of the family earner.

In 1945, employment opportunities for older workers continued at the high level characteristic of the war years. At the same time the number of aged persons in receipt of retirement benefits was larger than in any previous year (table 11). As a result,

Table 6.—Estimated number of persons aged 65 and over receiving income from specified source, December 1945

[In millions]

Source of income	Total	Men	Women
Total ¹	10.2	4.9	5.3
Employment.....	3.8	2.4	1.4
Earners.....	2.9	2.4	.5
Wives of earners.....	.9	—	.9
Social insurance and related programs.....	1.4	.9	.5
Old-age and survivors insurance ²8	.4	.3
Other ³6	.5	.2
Old-age assistance.....	2.1	1.0	1.1
Institutional care.....	.2	.1	.1
Other ⁴	2.7	.5	2.2

¹ Some persons received income from more than 1 source shown.² Persons receiving primary, wife's, widow's, and parent's benefits.³ Railroad, civil-service, and State and local and other government retirement systems, and veterans' pensions and compensation.⁴ Persons not in institutions with income from sources other than those specified, or with no income.

Table 7.—Old-age retirement beneficiaries and benefits, 1945 and 1944¹

[Corrected to May 8, 1946]

Program	Beneficiaries		Benefits		
	Number (in thousands)		Percent- age increase from Decem- ber 1944	Amount (in thousands)	
	Decem- ber 1945	Decem- ber 1944		1945	1944
Total				\$596,885	\$522,660
Old-age and survivors insurance	695.9	508.7	36.8	157,392	119,009
Railroad retirement	133.9	124.3	7.7	106,240	98,667
Federal retirement	104.3	96.2	8.4	135,523	121,234
Civil-service systems	67.2	61.2	9.8	66,236	60,511
Other contributory	(2)	(2)		\$1,287	\$1,087
Noncontributory	(2)	(2)		68,000	59,636
State and local government	155.0	146.0	6.2	143,000	134,500
Veterans' program	62.0	55.8	11.1	54,730	49,250

¹ See table 11 for notes on programs and data for earlier years.² Not available.³ Includes a small but unknown amount of disability and survivor payments.

persons dependent primarily on current earnings or on income based on prior earnings accounted, for the first time perhaps in decades, for half the population aged 65 years and over in the United States (table 6).

The contrast in this respect with 1940 illustrates the impact of the war and the growth of the old-age and survivors insurance program on the economic status of the aged. At the end of 1940, approximately 3 in every 10 aged persons were employed or were married to persons with employment; another 6 percent were in receipt of benefits from social insurance and related programs. Five years later the proportion of the aged with income from employment had risen to about 37 percent; with income from insurance or service benefits, to 14 percent; and with income from either source, to about 50 percent. The greater part of the increase in the ratio of insurance beneficiaries is attributable to the old-age and survivors insurance program, whose rolls increased fivefold over this period (table 11). Decreases took place concurrently in the proportion of public assistance recipients and of persons entirely dependent on relatives or on savings or income from sources other than earnings.

Fewer changes occurred between 1940 and 1945, on the other hand, in the relative number of aged persons benefiting from public programs on either an insurance or assistance basis. In both years these programs reached about one-third of the aged population. But whereas in the ear-

lier year there were nearly four assistance recipients for every insurance beneficiary, at the end of 1945 the ratio was only one and a half to one. The shift is significant for the changing relationship of the two types of programs in the years ahead.

In 1945 as in earlier years, many aged persons, predominantly widows, were dependent for support on sources other than employment, social insurance benefits, or public assistance. Some were receiving benefits under private retirement plans, which disbursed from \$125 million to \$140 million for this purpose in 1945. Probably most of the \$170 million received under individual insurance annuity contracts in 1945 went to aged persons, as did a substantial portion of the \$300 million in installment payments from funds left with the insurance company under death claims, matured endowments, and policy surrenders. Claims for matured endowments and cash surrender values amounted to \$740 million. Still others had income from investments, interest, or rents, or were living on savings accumulated in earlier years. A sizable group was dependent on children or other relatives for maintenance in whole or part. In 1940 one in every five persons aged 65 years and over was living with a relative; two-thirds of such aged persons were women.

The most important program developments in 1945 were the marked acceleration in the growth of the old-age and survivors insurance beneficiary rolls and the halt in the downward trend in applications for old-age

assistance. Although the number of aged persons with employment during the year was approximately the same in 1944 and 1945, the number declined relative to the total aged population, which increased more than 250,000. Reflecting the transition from war to peace, the trend in unemployment both in the general population and among the aged was generally upward. Concurrently, large numbers of extra workers left the labor force, including some aged persons drawn into employment by the war and those who had delayed their retirement for the same reason. Primary benefit awards rose from 110,000 in 1944 to 185,000 in 1945; applications for old-age assistance from 326,000 in 1944—the lowest point since 1941, the first year for which data are available—to 380,000.

The number of primary beneficiaries at the end of the year was not as large as it might have been if economic circumstances had been less favorable. As in other years, aged persons potentially eligible for benefit but not on the rolls because they were at work exceeded the number receiving benefits. In December 1945, 518,000 workers were receiving primary benefits; another 93,000 had been awarded a monthly benefit but were not in current-payment status because they had returned to covered employment or for other reasons; about 800,000 were eligible by reason of age and earnings but had not applied for benefits. Between the end of 1940 and the end of 1945, the ratio of such nonapplicants for benefits to all aged workers with fully insured status declined from 77 percent to 57 percent.

Few aged individuals file for benefits under old-age and survivors insurance because they prefer retirement to employment. Interviews with aged beneficiaries under the program suggest that failing health and dismissal based on age are the principal factors in the decision to apply for benefit. The amount of the benefit payment itself is seldom an inducement to quit work. In 1945 the average primary benefit was \$24 a month. For the one male beneficiary in three who was married and whose wife was aged 65 years or older and therefore entitled to wife's benefit, the combined family benefit averaged \$38.

Average benefit amounts under other programs, although higher, also

represent a considerable reduction in income for the retiree. Railroad annuities averaged \$69 a month in 1945, civil-service retirement annuities about \$80, annuities under State and local government retirement systems about \$75. Pensions and compensation to veterans ranged from an average of about \$100 monthly for veterans of the Civil War to approximately \$36 for former members of the Regular Establishment. Payments to participants of the Spanish-American War, who comprised the great bulk of the veteran beneficiaries aged 65 years and over, averaged about \$72.

The supplementary income received from other sources—occasional employment, retirement pay from a previous employer, purchased annuities, contributions from friends or relatives—enables most retirees to maintain themselves without resort to public assistance. Persons with the smallest benefits tend to have the fewest resources and are particularly hard hit by the transition from employment to retirement. In this respect they are not unlike old-age assistance recipients, whose assistance payments averaged \$31 in December 1945 and of whom three-fourths, according to a 1944 study, had no other cash income.

The old-age and survivors insurance program is still in the early phases of its growth, and so, although to a lesser extent, are the special systems for railroad and Federal workers. In

1945, millions of workers were building up credits toward retirement in old age—46 million under old-age and survivors insurance, 3 million under the railroad retirement program, and other millions under other special systems. On January 1, 1946, a total of 73 million persons had wage credits for old-age and survivors insurance, of whom 34 million were fully insured.

Dependent Survivors

The number of widows and fatherless children in the population is affected primarily by the mortality rates of married men. Their economic status is determined by the extent and character of public and private provision for the replacement of income lost by the death of the family earner, and by the availability of employment opportunities for surviving widows. The improvement in mortality rates in recent years has reduced the relative number of younger survivors, despite the increment attributable to war deaths. It is probable that for those left without husband or father more ample provision exists today than in earlier years for the partial restoration of the income thus lost.

Perhaps 7 out of 10 widows under age 65 have no children under age 18. For them as well as for many widows with children, employment represents the most important economic resource. In December 1945 approximately 1.9 million of the estimated 3.5 million widows under age 65 were re-

Table 8.—Estimated number of children under age 18 with father dead and of widows under age 65 receiving income from specified source, December 1945
[In millions]

Source of income	Children under age 18	Widows under age 65
Total	2.8	3.5
Employment	.2	1.9
Social insurance and related programs	.6	.4
Old-age and survivors insurance	.4	.1
Other ¹	.2	.3
Aid to dependent children	.3	.1
Care outside home	.1	(²)
Other ³	1.7	1.0

¹ Veterans' pensions or compensation and railroad, civil-service, and State and local government retirement systems.

² Children in families in which the father was dead.

³ Receiving payments on behalf of fatherless children.

⁴ Less than 50,000.

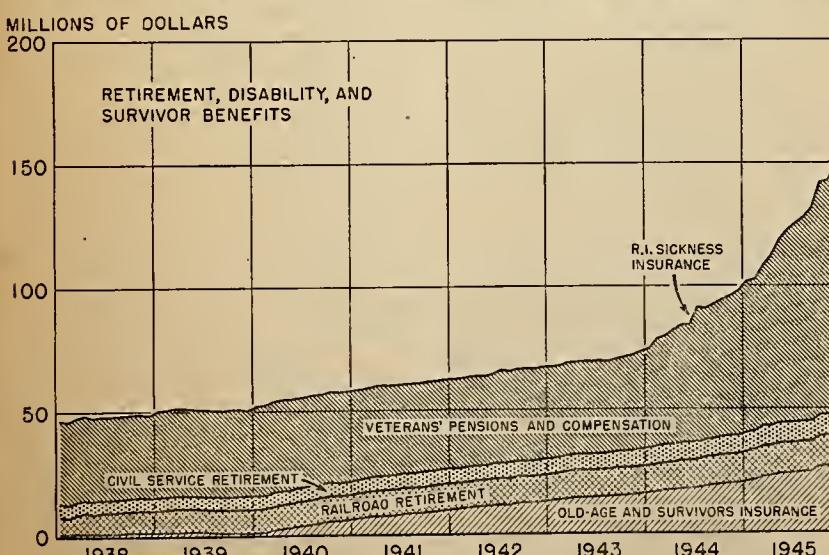
⁵ Persons with income from sources other than those specified, or with no independent income.

ceiving income from employment (table 8).

Marked changes, on the other hand, took place in the number of widows receiving benefits from social insurance and related programs. Battle losses in the closing year of the war and liberalized provisions for the survivors of veterans of World War I were reflected in the number of widows under age 65 on the rolls of the Veterans Administration, which rose from about 150,000 to close to 300,000. Awards under the old-age and survivors insurance program to widows with children increased from 43,000 in 1944 to 55,000 in 1945, and such beneficiaries in current-payment status rose from 90,000 on December 31, 1944, to 121,000 a year later. As a result of the growth in these two programs, beneficiaries of social insurance and related systems accounted for 12 percent of all widows under age 65 at the end of 1945 as compared with 8 percent a year earlier.

Aid to dependent children represents an important resource for the needy widow with young children who cannot accept employment and who is not eligible for adequate social insurance benefits. At the end of 1945, perhaps 80,000–100,000 survivor families were receiving assistance under this program. The total number of families assisted—survivor and nonsurvivor—increased from 254,000 in December 1944 to 274,000 in December 1945, marking a reversal in the

Chart 4.—Retirement, disability, and survivor benefits, by program and month, 1938–45



downward trend of such cases between 1942 and 1944. The shift reflects the decline in employment opportunities for marginal and occasional workers with the termination of the war, the diminished ability of relatives to contribute to the support of needy persons; and the decrease in the number of families receiving military dependents' allowances. Applications for aid to dependent children rose from 111,000 in 1944 to 146,000 in 1945. This growth in applications does not necessarily reflect a proportionate increase in the demand for public assistance on the part of survivor families. The years 1940-45 witnessed significant changes in the roles of aid to dependent children and old-age and survivors insurance in providing for the needs of such families. Between December 1940 and December 1945 the number of survivor families receiving this form of public assistance appears to have declined, while the number of families receiving widow's current benefits increased sixfold. At the end of 1945, more survivor families were receiving payments under old-age and survivors insurance than under aid to dependent children.

Similar observations may be made with respect to the economic status of fatherless children under age 18. At the end of 1945, perhaps 225,000 of the 2.8 million fatherless children in the United States were employed, somewhat more than 500,000 were receiving benefits under social insurance and related programs, about 250,000 were in families receiving aid to dependent children, and between 50,000 and 75,000 were receiving care away from home in institutions or foster homes (table 8). More than half the total number were living with and being supported out of the earnings or other private income of their widowed mother or other relatives.

As in the case of widows, the most important changes between 1944 and 1945 occurred in the number receiving social insurance and related benefits. Children with survivor benefits under Federal old-age and survivors insurance increased from 288,000 in December 1944 to 377,000 in December 1945; under the veterans' program, from about 100,000 to about 180,000. That there were more children receiving benefits under old-age and sur-

vivors insurance than under the veterans' program, while the reverse was true for widows, reflects differences in eligibility. Widows under age 65 are not eligible for old-age and survivors insurance benefits unless they have in their care children under age 18 entitled to benefit. A substantial number of widows receiving veterans' survivor benefits have no children.

At the end of 1945 the average family benefit for a widow and one child under old-age and survivors insurance was \$34; for a widow and two children, \$48; for a widow and three children, \$51; for all families containing a beneficiary widow and eligible children, \$41. Studies of the income and living arrangements of beneficiaries suggest that survivor families generally require an income in excess of the benefit amount to sustain a modest level of living. While non-benefit income was available in 8 or 9 families out of 10 surveyed, the amount of such income was often smaller than the benefit itself and usually was temporary.

Benefits under the veterans' program averaged \$50 in June 1945 for a widow with no eligible children (World Wars I and II), and \$70 (World War I) and \$73 (World War II) for a widow with children. These averages were for service-connected death awards; corresponding averages for non-service-connected death awards to widows of World War I veterans were \$35 for a widow alone and \$49 for a widow with children.

Average payments of aid to dependent children in 1945 were at a level between benefits under old-age and survivors insurance and those under the veterans' program. In December the average payment to all families receiving aid, including families with father living, was \$52. In December 1940 the average was \$32. Some but not all of the difference represents an effort to keep pace with rising living costs. The balance—except for that part which replaced supplementation by general assistance—is a net gain in assistance adequacy, made possible by the improved fiscal condition of States and localities, the decline in the number of cases aided, and possibly a greater recognition of the needs of assistance families.

About a million widows under age 65 were neither employed in 1945 nor

Table 9.—*Survivors insurance beneficiaries and benefits, 1945 and 1944*¹

[Corrected to June 6, 1946]

Program	Beneficiaries		Benefits		
	Number (in thousands)	Percent- age change from De- cember 1944	Amount (in thou- sands)		Percent- age change from 1944
			1945	1944	
Monthly benefits					
Total			\$435,370	\$292,089	+49.1
Old-age and survivors insurance	601.2	454.3	+32.3	104,232	76,942
Railroad retirement	4.4	4.3	+2.3	1,772	1,765
Federal civil-service systems	.3	.2	(2)	128	80
State and local government	32.0	30.0	+6.7	20,000	19,000
Veterans' program	697.5	372.7	+87.1	254,238	144,302
Workmen's compensation	(3)	(3)	-----	\$55,000	\$50,000
Lump-sum payments ²					
Total			\$65,496	\$56,755	+15.4
Old-age and survivors insurance	13.2	13.0	+1.5	26,136	22,146
Railroad retirement	1.3	1.4	-7.1	8,138	6,591
Federal retirement				10,683	8,234
Civil-service systems	.7	1.4	-50.0	10,244	7,863
Other contributory	(3)	(3)	-----	430	371
State and local government	(3)	(3)	-----	15,500	15,000
Veterans' program	3.8	3.6	+5.6	5,039	4,784
Workmen's compensation	(3)	(3)	-----	(4)	(4)

¹ See table 11 for notes on programs and data for earlier years.

² Not computed; base too small.

³ Not available.

⁴ Lump-sum payments of a small but unknown amount included with monthly benefits.

⁵ Number of decedents on whose account lump-sum payments were made, and amount of such payments.

receiving social insurance benefits or public assistance. Many were living with older children or other relatives, or were dependent on relatives or friends for contributions toward their support. A few had income from investments, rent, or industrial pensions to survivors; some were living on savings or other assets. Probably more than half the 450,000 women of all ages left widowed in 1945, including about 330,000 under age 65, shared in the \$1.4 billion in death benefits paid by life insurance companies and fraternal organizations in that year, mostly in the form of lump-sum payments. Some of the \$300 million paid out in installments from funds left with insurance companies in previous years went to survivors.

With the passing years an increasing proportion of widows and fatherless children may be expected to come within the provisions of the old-age and survivors insurance program, especially if coverage is extended to employments not now protected. Most of the survivors in the population in 1945 had lost husband or father before that program began and were, therefore, not eligible for benefit. Survivors of persons who die in future years, however, are likely to qualify in relatively large numbers. In 1945, widows under 65 years of age receiving awards represented approximately 45 percent of the estimated 120,000 widows under age 65 with children under age 18 who lost their husbands during the year; and fatherless children who received awards of child's benefits represented about the same proportion of the estimated 275,000 children under age 18 who lost their fathers during the year.

Disability

Provision for meeting the threat to family security presented by disability is far less adequate in this country than that for any other common risk. The United States is the only major industrial nation lacking a general disability insurance program. Our special systems are limited to work-connected accidents or illness in industry and commerce (workmen's compensation) to specified industries (railroads, government) or service (armed forces), and to employment in a specified State (Rhode Island). These programs are diverse in coverage, in eligibility conditions, and in amount and duration of benefit. In the aggregate they compensate only a minor fraction of the wage loss, estimated at \$3-4 billion annually, experienced by the 2.0-2.25 million persons disabled on an average day who were recently in the labor force and, but for their disability, would either be working or seeking work. Another 5-6 million persons disabled on an average day either have never been in the labor force or left it some time ago.

By far the largest of the disability programs in 1945, as in 1944, was the veterans'. At the end of the year, close to a million and a half veterans were receiving disability payments, an increase of 64 percent over December 1944 (tables 10 and 11). Somewhat more than one-half were veterans of World War II. Not all the beneficiaries were completely incapacitated for employment; about 350,000 had a disability rating of 80 percent or more, and somewhat more than a million were disabled to a

lesser extent and are not included in the estimate of 7-8 million totally disabled.

The other major program in operation in 1945 was workmen's compensation. Payments for cash benefits to disabled individuals totaled a little more than \$200 million in the year, slightly more than in 1944. Data are not available on the number of beneficiaries.

The two disability systems based on industry—railroad and government—are linked to age retirement in programs which provide retirement benefits to employees for either age or permanent disability. Beneficiaries in December 1945 numbered 85,000, of whom 39,000 were former railroad workers, 25,000 were retired Federal employees, and 21,000 retired employees of State and local governments. A measure of protection against wage loss due to temporary disability is available, in the form of sick leave with pay, to government workers and to some salaried employees in private industry.

The Rhode Island sickness compensation program pays benefits for temporary disability and the early stages of disabilities that may later prove permanent, and covers disabilities of work-connected and non-work-connected origin. Workmen's compensation covers temporary and permanent disability from work-connected causes only. The disability provisions for railroad and government workers are limited to permanent disability. In December 1945 a weekly average of 4,400 persons were drawing benefits under the Rhode Island program.

In 1945, three States—Maryland, Montana, and Nevada—amended their unemployment insurance laws to permit payment of benefit to otherwise qualified individuals who fall ill or become disabled during the benefit week, provided no suitable employment is offered them which they cannot accept because of their disability.

Substantial numbers of disabled individuals or their dependents are on the public assistance rolls. Persons receiving aid to the blind in December 1945 numbered 71,000. In the same month about 60,000 families of incapacitated men were in receipt of aid to dependent children. Sickness and disability seriously impaired the

Table 10.—*Disability insurance beneficiaries and benefits, 1945 and 1944*¹

[Corrected to June 6, 1946]

Program	Beneficiaries			Benefits		
	Number (in thousands)		Percent- age change from De- cember 1944	Amount (in thousands)		Percent- age change from 1944
	Decem- ber 1945	Decem- ber 1944		1945	1944	
Total...				\$918,547	\$674,094	+36.3
Workmen's compensation...	(2)	(2)		206,000	200,000	+3.0
Veterans' program...	1,471.6	899.9	+63.5	643,100	407,029	+58.0
Railroad retirement...	39.0	39.1	-.3	30,900	31,040	-.5
Federal civil-service systems...	25.0	22.5	+11.1	19,378	17,490	+10.8
State and local government...	21.0	19.5	+7.7	14,500	13,500	+7.4
Rhode Island sickness compensation...	4.4	4.5	-2.2	4,669	5,035	-7.3

¹ See table 11 for notes on programs and data for earlier years.

² Not available.

working capacity of many of the adults in the 256,000 cases receiving general assistance at the end of the year. The concept of disability is difficult to apply to the aged. It is worth noting, however, that 3 percent of the recipients of old-age assistance in 1944 were bedridden and that another 13 percent presented health problems and required considerable care.

The welfare departments of some large industrial concerns spend several million dollars annually for sickness benefits. More than a million persons with a disabling illness or condition were receiving long-term institutional care on an average day in 1945, including more than 600,000 in mental hospitals and 60,000 in tuberculosis hospitals and sanitariums.

During 1945 about \$295 million was paid out by casualty and life insurance companies under health and accident policies, of which \$155 million was paid to holders of group policies and \$140 million to holders of individual policies. About two-thirds of the group-policy disbursements was for wage loss, the balance for hospitalization and surgical benefits. Another \$88 million was paid in monthly disability benefits to life insurance policyholders, and premiums amounting to \$19 million were waived for disabled policyholders.

The degree of protection afforded by the programs mentioned may be briefly indicated. A monthly average of perhaps 30 million workers were covered by workmen's compensation in 1945, giving them minimum protection against wage loss arising out of industrial injuries and, in many States, illness. Compensation for wage loss due to temporary non-work-connected conditions was available only to the approximately 200,000 workers employed in an average month in Rhode Island. Some but by no means all of the 1.7 million railroad workers and 5.3 million Federal, State, and local government workers employed in an average month in 1945 could meet the age and service requirements for benefit in the event of permanent disability. A number of State and local government systems made no provision for retirement for disability. Twelve million or more veterans had some assurance of benefits in the event of total and per-

Table 11.—*Beneficiaries and benefits under social insurance and related programs, by risk and program, 1940, 1942-45*¹

[Corrected to June 6, 1946]

Risk and program	1940	1942	1943	1944	1945
	Amount of benefits (in thousands)				
Total ²	\$1,546,251	\$1,550,845	\$1,370,505	\$1,612,780	\$2,591,153
Old-age retirement	330,148	420,246	459,053	522,660	696,885
Old-age and survivors insurance	21,074	80,305	97,257	119,009	157,392
Railroad retirement	83,342	91,571	94,553	98,667	106,240
Federal retirement	102,962	104,014	109,711	121,234	135,523
Civil-service systems ³	49,069	53,195	66,720	60,511	66,236
Other contributory ⁴	720	922	992	1,087	1,287
Noncontributory	53,173	49,897	51,999	59,636	68,000
State and local government ⁵	103,000	115,400	124,900	134,500	143,000
Veterans' pensions ⁶	19,770	28,956	32,632	49,250	54,730
Survivorship:					
Monthly benefits	162,928	214,218	239,045	292,089	435,370
Old-age and survivors insurance	7,784	41,702	57,763	76,942	104,232
Railroad retirement	1,448	1,603	1,704	1,765	1,772
Federal civil-service systems	(7)	20	45	80	128
State and local government ⁵	15,000	17,700	18,400	19,000	20,000
Veterans' pensions and compensation	105,606	111,193	116,133	144,302	254,338
Workmen's compensation ⁹	32,000	42,000	45,000	50,000	55,000
Lump-sum payments	36,659	42,185	48,723	56,755	65,496
Old-age and survivors insurance	11,736	15,038	17,830	22,146	26,136
Railroad retirement	2,497	4,114	5,560	6,591	8,138
Federal retirement	5,966	6,313	7,583	8,234	10,683
Civil-service systems	5,810	6,108	7,344	7,863	10,244
Other contributory	156	205	239	371	430
State and local government ⁵	12,500	12,600	13,400	15,000	15,500
Veterans' program	3,900	4,120	4,350	4,784	5,039
Workmen's compensation	(8)	(8)	(8)	(8)	(8)
Disability:					
Workmen's compensation ⁸	481,855	523,844	543,214	674,094	918,547
Veterans' pensions and compensation	130,000	170,000	182,000	200,000	206,000
Railroad retirement	298,081	296,309	298,718	407,029	643,100
Federal civil-service systems	30,824	31,235	31,243	31,040	30,900
State and local government ⁵	12,950	14,900	16,196	17,490	19,378
Rhode Island sickness compensation	10,000	11,400	12,200	13,500	14,500
Unemployment:					
State unemployment insurance	534,661	350,352	80,560	67,080	563,180
Railroad unemployment insurance	518,700	344,084	79,643	62,385	445,866
Servicemen's readjustment allowances ¹²	15,961	6,268	917	582	2,359
Self-employment ¹⁰				4,113	114,955
				102	11,675
Beneficiaries, December (in thousands)					
Old-age retirement:					
Old-age and survivors insurance ¹¹	150.6	351.8	411.4	508.7	695.9
Railroad retirement	106.1	115.2	119.4	124.3	133.9
Federal retirement:					
Civil-service systems ³	48.9	53.6	56.2	61.2	67.2
Other contributory	(7)	(7)	(7)	(7)	(7)
Noncontributory	(7)	(7)	(7)	(7)	(7)
State and local government ⁵	113.0	126.7	136.0	146.0	155.0
Veterans' pensions ⁶	32.7	44.5	49.5	55.8	62.0
Survivorship (monthly benefits):					
Old-age and survivors insurance	75.1	255.1	344.6	454.3	601.2
Railroad retirement	3.3	3.8	4.1	4.3	4.4
Federal civil-service systems	(12)	1	1	2	.3
State and local government ⁵	25.0	28.0	29.0	30.0	32.0
Veterans' pensions and compensation	323.2	315.9	322.7	372.7	697.5
Workmen's compensation	(7)	(7)	(7)	(7)	(7)
Disability:					
Workmen's compensation	(7)	(7)	(7)	(7)	(7)
Veterans' pensions and compensation	585.2	579.6	599.1	899.9	1,471.6
Railroad retirement	39.8	39.7	39.6	39.1	39.0
Federal civil-service systems	16.3	19.1	20.5	22.5	25.0
State and local government ⁵	14.3	16.3	17.6	19.5	21.0
Rhode Island sickness compensation ¹³			4.1	4.5	4.4
Unemployment:					
State unemployment insurance ¹³	666.6	192.6	64.4	74.9	1,319.0
Railroad unemployment insurance ¹⁴	73.7	3.3	.7	1.2	12.7
Servicemen's readjustment allowances ¹²				16.8	405.0
Self-employment ¹⁰				.8	21.1

¹ Data partly estimated. Beneficiaries represent number for whom monthly benefits were certified during month for old-age and survivors insurance program, number receiving regular monthly payments under veterans' program, and number on rolls as of specified date in month for railroad, Federal civil-service, and State and local programs.

² Differs from totals in table 2 for reasons given in footnote 1, table 2.

³ Data are for all persons retired for causes other than disability.

⁴ Includes a small but unknown amount of disability and survivor payments.

⁵ Number of beneficiaries for old-age retirement and disability, and number of cases for survivorship in last month of fiscal year, usually June; amount of benefits for corresponding fiscal year.

⁶ Data are for Spanish-American War veterans retired for age.

⁷ Not available.

⁸ A small but unknown amount of lump-sum death payments included with monthly survivorship payments. Disability payments exclude payments for medical care.

⁹ For unemployment only. Program began September 1944.

¹⁰ Allowances to self-employed veterans under the Servicemen's Readjustment Act of 1944. Number represents number of veterans paid during month. First payments made in November 1944.

¹¹ Includes wives aged 65 and over and dependent minor children of living beneficiaries entitled to supplementary benefits: for December 1945, 160,559 and 12,698, respectively.

¹² Less than 50.

¹³ Average weekly number of beneficiaries; servicemen's readjustment allowances exclude allowances to the self-employed.

¹⁴ Average number of persons receiving benefits for unemployment in a 14-day registration period.

manent disability of nonservice origin or any disability of 10 percent or more of service origin. About 7 mil-

lion workers at the end of 1945 were holders of group accident or health insurance policies providing weekly or

monthly cash benefits of limited duration for nonindustrial incapacitating illness or injury. About half these

Table 12.—*Beneficiaries and benefits under selected social insurance and related programs, by month, 1945*¹

[In thousands; data corrected to Apr. 10, 1946]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs			Allowances to self-employed veterans under Service-men's Readjustment Act ¹⁵			
		Monthly retirement and disability benefits ²				Survivor benefits						Rhode Island sickness compensation ¹²	State unemployment insurance laws ¹²	Service-men's Readjustment Act ¹³	Railroad Unemployment Insurance Act ¹⁴			
		Social Security Act ³		Railroad Retirement Act ⁴	Civil Service Commission ⁵	Veterans Administration ⁶	Monthly			Lump-sum ⁹								
		Social Security Act ⁷	Railroad Retirement Act ⁸	Veterans Administration ⁹	Social Security Act ¹⁰	Railroad Retirement Act ¹¹	Social Security Act ⁷	Railroad Retirement Act ⁴	Civil Service Commission ⁵	Veterans Administration ¹¹	Social Security Act ¹⁰	Railroad Retirement Act ⁴	Civil Service Commission ⁵	Veterans Administration ¹¹	Rhode Island sickness compensation ¹²	State unemployment insurance laws ¹²	Service-men's Readjustment Act ¹³	Railroad Unemployment Insurance Act ¹⁴
Number of beneficiaries																		
1945																		
January	522,6	163,9	84,8	982,3	467,0	4,3	380,9	15,4	1,5	1,5	3,7	4,4	104,8	23,7	1,9	1,3		
February	533,9	164,9	85,4	1,008,1	479,4	4,2	386,3	15,4	1,4	1,5	3,4	4,3	100,1	26,1	1,8	2,2		
March	547,1	165,5	86,0	1,037,8	494,7	4,3	405,7	18,7	2,0	2,8	3,8	5,0	103,2	27,8	1,6	4,0		
April	558,4	166,0	86,6	1,070,3	510,0	4,3	459,5	17,0	1,9	2,0	3,7	5,3	87,2	28,3	1,2	6,3		
May	570,6	166,4	87,3	1,105,6	523,7	4,3	500,9	18,5	2,2	2,3	4,4	7,2	98,0	28,1	.8	8,9		
June	582,0	167,1	88,0	1,144,2	537,0	4,4	537,3	17,0	1,9	2,0	4,6	7,1	129,4	31,8	.8	10,6		
July	595,3	167,8	88,8	1,194,3	546,8	4,4	570,7	14,7	1,7	2,0	4,7	6,4	185,5	38,5	.6	11,9		
August	609,4	168,5	89,4	1,245,8	554,2	4,4	600,8	14,7	1,7	1,8	4,7	5,8	230,5	44,1	1,2	12,4		
September	624,4	169,5	89,9	1,309,3	564,1	4,4	628,8	12,1	1,8	1,4	4,7	5,0	612,1	73,2	2,1	12,3		
October	652,6	170,5	90,9	1,389,8	579,8	4,4	656,1	16,6	1,5	1,7	5,0	4,9	1,271,7	122,9	5,8	12,6		
November	677,7	171,8	91,7	1,464,8	592,0	4,4	680,2	12,9	1,4	1,3	4,1	4,5	1,313,5	217,7	9,3	13,5		
December	695,9	172,9	92,5	1,533,6	601,2	4,4	697,5	13,2	1,3	.7	3,8	4,4	1,319,0	405,0	12,7	21,1		
Amount of benefits ¹⁶																		
1936	\$458,896		\$683	\$51,630	\$299,001		\$2	\$99,992				\$4,062	\$3,395		\$131			
1937	501,664		40,001	53,694	299,660		444	96,370	\$1,278			4,404	3,684		2,132			
1938	969,600		96,766	56,118	301,277		1,383	101,492	10,478			4,604	3,405		393,756			
1939	1,043,089		107,282	55,331	307,512		1,451	109,192	13,896			4,952	3,553		429,298	\$5,696		
1940	1,188,702	\$21,074	114,166	62,019	317,851	\$7,784	1,448	105,696	11,736			5,810	3,960		518,700	15,961		
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328			3,421	6,170		344,321	14,537		
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038			4,114	6,108		344,084	6,268		
1943	921,463	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830			5,560	7,344		2,857	917		
1944	1,119,684	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146			6,591	7,863		5,035	582	\$102	
1945	2,067,394	157,392	137,140	85,742	697,830	104,232	1,772	254,238	26,136			8,138	10,244		4,669	114,955	2,359	
1945																		
January	111,997	11,257	11,065	6,856	46,993	7,507	143	13,891	2,189			599	830	371	318	7,299	2,442	
February	112,099	11,548	11,184	6,810	46,971	7,755	143	14,404	2,181			534	788	319	290	6,435	2,413	
March	119,752	11,925	11,253	6,962	49,039	8,094	146	16,042	2,634			764	1,257	388	362	7,242	3,139	
April	121,851	12,155	11,270	6,974	50,306	8,297	151	18,450	2,370			748	968	363	387	6,185	2,540	
May	129,463	12,450	11,247	7,119	51,950	8,478	147	22,085	2,563			874	1,102	438	524	7,044	2,501	
June	136,847	12,701	11,379	7,137	54,804	8,707	152	22,613	2,346			716	956	462	517	9,686	3,572	
July	145,207	12,974	11,448	7,220	57,228	8,773	148	23,492	2,033			649	928	469	469	14,352	3,778	
August	152,765	13,348	11,484	7,263	59,483	8,889	149	23,450	2,021			693	842	461	425	17,948	5,013	
September	191,492	13,666	11,559	7,246	63,558	9,005	150	23,164	1,697			736	672	453	367	50,439	7,457	
October	265,150	14,599	11,630	7,337	69,602	9,415	148	25,511	2,432			658	835	500	355	106,449	14,088	
November	279,640	15,221	11,757	7,377	71,174	9,621	147	24,292	1,811			588	700	406	329	108,555	25,770	
December	303,508	15,548	11,864	7,440	76,722	9,650	149	26,845	1,857			578	366	377	317	106,624	42,244	

¹ Excludes workmen's compensation, State and local government retirement, and Federal noncontributory and contributory retirement systems other than civil-service; monthly data not available.

² Old-age retirement benefits under all acts, disability retirement benefits under Railroad Retirement and Civil Service Retirement Acts, and disability payments to veterans.

³ Primary and wife's benefits certified and benefits certified to children of primary beneficiaries. Partly estimated.

⁴ Age and disability annuitants and pensioners as of end of month. Payments represent amounts certified, minus cancellations. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

⁵ Retirement and disability benefits include survivor benefits under joint and survivor elections; not adjusted for suspension of annuities of persons reemployed under National Defense Acts of June 28, 1940, and Jan. 24, 1942. Payments principally from civil-service retirement and disability fund but include also payments from Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included; see *Social Security Bulletin*, February 1946, p. 39, for 1945 data.

⁶ Veterans' pensions and compensation.

⁷ Widow's, widow's current, parent's, and child's benefits certified. Partly estimated.

⁸ Payments to widows, parents, and children of deceased veterans.

⁹ Number of decedents on whose account lump-sum payments were made, and amount of such payments.

¹⁰ For January 1937-August 1939, includes payments to covered workers at age 65, totaling \$9.9 million, which are not survivor payments.

¹¹ Payments for burial of deceased veterans.

¹² Number represents average weekly number of beneficiaries. Annual amounts adjusted for voided benefit checks; monthly amounts unadjusted.

¹³ Readjustment allowances to unemployed veterans only. Number represents average weekly number of veterans paid readjustment allowances during weeks ended in month. Amounts before July 1945 represent payments during weeks ended in month; for July 1945 and subsequent months, payments are on a calendar-month basis.

¹⁴ Number represents average number of persons receiving benefits for unemployment in a 14-day registration period. Annual amounts adjusted for underpayments and recoveries of overpayments; monthly figures unadjusted.

¹⁵ Number of veterans and amount paid during month.

¹⁶ Payments to individuals; amounts certified, under Social Security and Railroad Retirement Acts (including retroactive payments) and Railroad Unemployment Insurance Act; disbursements minus cancellations, under Civil Service Commission and Veterans Administration programs; checks issued by State agencies, under State unemployment insurance, Rhode Island sickness compensation program, and Servicemen's Readjustment Act.

Source: Based on reports of administrative agencies.

policyholders and some others in addition had some protection against accidental death or dismemberment.

Medical Needs

The Nation's total health bill at a given level of service is predictable within reasonable limits. Few fami-

lies, on the other hand, can anticipate how much they will have to spend for medical care in a given year. Some families may incur only nominal expenditures. In others, serious illness will place a severe strain on family finances or may wreck them altogether.

Most families that can pay for medical care purchase it as they need it, either because there are no facilities in the community to buy care on a prepaid basis or because they lack knowledge or conviction concerning the advantages of pooling the risk with other families. Of the approx-

Table 13.—*Benefits under selected social insurance and related programs, by State, 1945*

[Corrected to May 8, 1946]

State	Amount (in thousands)							Percentage distribution						
	Retirement, disability, and survivor benefits			Unemployment insurance benefits			Readjustment allowances to self-employed veterans ⁵	Retirement, disability, and survivor benefits			Unemployment insurance benefits			Readjustment allowances to self-employed veterans ⁵
	Old-age and survivors insurance ¹	Railroad retirement ²	Veterans' pensions and compensation ³	State unemployment insurance ⁴	Readjustment allowances to unemployed veterans ³	Railroad unemployment insurance ²		Old-age and survivors insurance ¹	Railroad retirement ²	Veterans' pensions and compensation ³	State unemployment insurance ⁴	Readjustment allowances to unemployed veterans ³	Railroad unemployment insurance ²	
Total.....	\$287,738	\$147,050	\$952,067	\$445,866	\$114,955	\$2,359	\$11,675	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Alabama.....	3,443	1,688	18,921	6,515	2,528	35	590	1.2	1.1	2.0	1.5	2.2	1.5	5.1
Arizona.....	863	516	6,118	660	497	7	29	.3	.4	.6	.1	.4	.3	.2
Arkansas.....	1,458	1,405	14,525	1,126	2,219	27	879	.5	1.0	1.5	.3	1.9	1.1	7.5
California.....	19,261	9,481	74,951	55,277	6,533	94	172	6.7	6.4	7.9	12.4	5.7	4.0	1.5
Colorado.....	1,980	1,819	10,354	192	280	11	65	.7	1.2	1.1	(6)	.2	.5	.6
Connecticut.....	6,007	1,010	12,808	14,850	2,181	5	20	2.1	.7	1.3	3.3	1.9	.2	.2
Delaware.....	733	649	1,421	834	210	1	4	.3	.4	.1	.2	.2	(6)	(6)
District of Columbia.....	1,453	461	10,155	357	533	2	11	.5	.3	1.1	.1	.5	.1	.1
Florida.....	4,217	3,216	17,975	2,364	1,071	17	333	1.5	2.2	1.9	.5	.9	.7	2.9
Georgia.....	3,254	2,005	20,188	4,235	2,664	26	276	1.1	1.4	2.1	.9	2.3	1.1	2.4
Idaho.....	605	438	3,356	100	54	8	34	.2	.3	.4	(6)	(6)	.3	.3
Illinois.....	20,700	10,810	50,415	36,359	4,605	245	94	7.2	7.4	5.3	8.2	4.0	10.4	.8
Indiana.....	7,790	5,855	23,719	12,757	2,789	64	108	2.7	4.0	2.5	2.9	2.4	2.7	.9
Iowa.....	3,334	3,767	14,779	2,231	1,317	25	273	1.2	2.6	1.6	.5	1.1	1.1	2.3
Kansas.....	2,452	3,107	12,093	3,607	706	40	137	.9	2.1	1.3	.8	.6	1.7	1.2
Kentucky.....	4,017	2,727	23,802	2,439	2,370	91	342	1.4	1.9	2.5	.5	2.1	3.9	2.9
Louisiana.....	2,709	1,244	14,540	3,553	561	67	425	.9	.8	1.5	.8	.5	2.9	3.7
Maine.....	2,366	954	6,171	1,750	581	2	20	.8	.6	.6	.4	.5	.1	.2
Maryland.....	4,135	2,583	12,896	9,650	1,087	26	12	1.4	1.8	1.4	2.2	.9	1.1	.1
Massachusetts.....	16,999	3,060	35,792	14,434	4,766	19	34	5.9	2.1	3.8	3.2	4.1	.8	.3
Michigan.....	12,923	4,045	31,256	77,228	7,146	86	39	4.5	2.8	3.3	17.3	6.2	3.7	.3
Minnesota.....	4,387	4,071	21,205	2,541	2,532	182	193	1.5	2.8	2.2	.6	2.2	7.7	1.7
Mississippi.....	1,170	1,123	14,973	662	780	47	2,058	.4	.8	1.6	.1	.7	2.0	17.6
Missouri.....	6,733	5,016	28,490	9,916	2,821	114	452	2.3	3.4	3.0	2.2	2.5	4.8	3.9
Montana.....	903	848	3,854	132	314	13	121	.3	.6	.4	(6)	.3	.5	1.0
Nebraska.....	1,273	1,713	7,376	497	115	10	95	.4	1.2	.8	.1	.1	.4	.8
Nevada.....	236	192	1,066	96	53	3	2	.1	.1	.1	(6)	.1	(6)	(6)
New Hampshire.....	1,484	630	3,617	317	411	2	18	.5	.4	.4	.1	.4	.1	.2
New Jersey.....	13,504	5,029	26,429	36,442	6,382	50	42	4.7	3.4	2.8	8.2	5.6	2.1	.4
New Mexico.....	412	472	4,386	24	162	2	41	.1	.3	.5	(6)	.1	.1	.3
New York.....	41,079	11,146	88,975	59,314	13,143	164	264	14.3	7.6	9.3	13.3	11.4	6.9	2.3
North Carolina.....	3,993	1,354	19,246	1,838	1,710	10	325	1.4	.9	2.0	.4	1.5	.4	2.8
North Dakota.....	327	406	3,252	22	46	3	92	.1	.3	.3	(6)	.1	.8	.8
Ohio.....	19,069	10,018	51,967	21,485	2,410	106	101	6.6	6.8	5.5	4.8	2.1	4.5	.9
Oklahoma.....	2,081	1,128	15,866	3,341	579	36	572	.7	.8	1.7	.7	.5	1.5	4.9
Oregon.....	2,804	1,483	10,880	2,798	615	12	81	1.0	1.0	1.1	.6	.5	.5	.7
Pennsylvania.....	29,709	19,042	61,044	26,526	14,147	333	66	10.3	12.9	6.4	5.9	12.3	14.1	.6
Rhode Island.....	2,577	314	5,391	5,172	638	4	7	.9	.2	.6	1.2	.6	.2	.1
South Carolina.....	1,964	730	10,740	393	1,385	17	158	.7	.5	1.1	.1	1.2	.7	1.4
South Dakota.....	438	408	3,759	35	104	4	82	.2	.3	.4	(6)	.1	.2	.7
Tennessee.....	3,345	2,600	22,481	3,296	2,839	85	1,018	1.2	1.8	2.4	.7	2.5	3.6	8.7
Texas.....	6,989	4,718	44,836	3,967	8,090	105	1,727	2.4	3.2	4.7	.9	7.0	4.5	14.8
Utah.....	987	676	3,641	445	146	5	17	.3	.5	4.2	.1	.1	.2	.1
Vermont.....	829	525	2,581	327	160	2	18	.3	.4	3	.1	.1	.1	.2
Virginia.....	4,087	3,349	17,083	1,127	989	23	56	1.4	2.3	1.8	.3	.9	1.0	.5
Washington.....	4,758	2,327	14,668	7,772	596	14	37	1.7	1.7	1.5	1.7	.5	.6	.3
West Virginia.....	4,305	2,190	11,393	2,490	2,776	20	16	1.5	1.5	1.2	.6	2.4	.8	.1
Wisconsin.....	6,573	3,332	20,463	4,264	1,271	61	60	2.3	2.3	2.1	1.0	1.1	2.6	.5
Wyoming.....	326	340	1,899	16	16	4	22	.1	.2	.2	(6)	(6)	.2	.2
Outside continental United States ⁷	696	827	14,242	93	5,028	26	27	.2	.6	1.5	(6)	4.4	1.1	.2

¹ Estimated; excludes \$19,000 certified in lump-sum payments under 1935 act.

² Estimated by Railroad Retirement Board. Data for railroad unemployment insurance adjusted for underpayments and recoveries of overpayments.

³ Estimated; total for year distributed by State on basis of payments in June 1945. Excludes lump-sum payments totaling \$5,039,000.

⁴ State by which payment was made. Adjusted for voided benefit checks.

⁵ Under the Servicemen's Readjustment Act of 1944.

⁶ Less than 0.05 percent.

⁷ Represents U. S. Territories and island possessions and foreign countries, except that old-age and survivors insurance data for persons now in foreign countries are attributed generally to States in which claims were filed.

Source: Based on reports of administrative agencies.

imately \$6 billion spent in 1945 for health services of all kinds, at least three-fourths was paid by patients and their families directly to doctors and other medical practitioners, and to hospitals, laboratories, and the corner drug store. The balance represented disbursements for preventive services and hospital and medical care by government, industry, and voluntary agencies.

Of the prepayment plans, only workmen's compensation is on a social insurance basis. In 1945, all States but Mississippi had a workmen's compensation law. These laws

varied widely with respect to employments covered and the types of diseases that were compensable. In 1945, almost \$150 million was spent for medical costs under workmen's compensation, or slightly more than the amount paid out in 1944.

Health insurance legislation was debated in the legislatures of several States during the year. Seven States established commissions or committees to study health needs.

The largest of the voluntary prepayment plans is the Blue Cross, providing prepaid hospital service. At the end of 1945, about 19 million per-

sons, or 14 percent of the civilian population, were enrolled as participants in the 43 States and the District of Columbia which are served by Blue Cross plans. Payments to hospitals on behalf of members amounted to \$105 million during the year. Seven States in 1945 passed laws providing for the incorporation of hospital plans, raising to 34 the number of States with such legislation.

The voluntary prepayment plans for medical care covered a smaller segment of the population. The plans, conducted under medical society, private group clinic, consumer, employer,

Table 14.—*Recipients, persons employed, assistance, and earnings under public assistance and Federal work programs, by program, 1936-45¹*

[In thousands; data corrected to Feb. 1, 1946]

Program	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945
Number of recipients and persons employed, December										
<i>Recipients of assistance:</i>										
Aid-old age	1,106	1,577	1,776	1,909	2,066	2,234	2,227	2,149	2,066	2,056
Aid to dependent children:										
Families	162	228	280	315	370	390	348	272	254	274
Children	404	565	648	760	891	941	849	676	639	702
Aid to the blind	45	56	67	70	73	77	79	76	72	71
Cases receiving general assistance ²	1,510	1,626	1,631	1,558	1,239	798	460	292	258	256
Cases aided under special programs of the Federal Emergency Relief Administration ³										
Cases for which subsistence payments were certified by the Farm Security Administration ⁴	11									
Persons employed under Federal work programs: ⁵	135	109	115	96	45	26				
Civilian Conservation Corps ⁶	328	284	275	266	246	126				
National Youth Administration: ⁷										
Student work program	411	304	372	434	449	333	86			
Out-of-school work program	178	136	240	296	326	283				
Work Projects Administration ⁸	2,243	1,594	3,156	2,109	1,826	1,023	300			
Other Federal agency projects financed from emergency funds ⁹	506	235	167	141	22	2				
Amount of assistance and earnings, calendar year										
Total assistance and earnings	\$3,119,013	\$2,653,918	\$3,236,600	\$3,185,447	\$2,723,408	\$2,227,527	\$1,546,241	\$980,765	\$942,457	\$989,597
Total assistance	680,950	840,306	1,007,566	1,067,889	1,053,266	1,002,503	965,089	930,234	942,457	989,597
Old-age assistance	155,241	310,442	392,384	430,480	474,952	541,519	595,152	653,171	693,338	726,422
Aid to dependent children	49,654	70,451	97,442	114,949	133,243	153,153	158,435	140,942	135,015	149,667
Aid to the blind	12,813	16,171	18,958	20,752	21,826	22,901	24,660	25,143	25,342	26,593
General assistance ¹⁰	439,004	406,881	476,203	482,653	404,963	272,649	180,571	110,978	88,762	86,915
Relief under special programs of the Federal Emergency Relief Administration ¹¹	3,873	467								
Subsistence payments certified by the Farm Security Administration ¹²	20,365	35,894	22,579	19,055	18,282	12,281	6,271			
Total earnings of persons employed under Federal work programs ¹³	2,438,063	1,813,612	2,229,034	2,117,558	1,670,142	1,225,024	581,152	50,531		
Civilian Conservation Corps ¹⁴	292,397	245,755	230,318	230,513	215,846	155,604	34,030			
National Youth Administration: ¹⁵										
Student work program	26,329	24,287	19,598	22,707	26,864	25,118	11,328	3,794		
Out-of-school work program	28,883	32,664	41,560	51,538	65,211	94,032	32,009			
Work Projects Administration ¹⁶	1,592,039	1,186,266	1,751,053	1,565,515	1,269,617	937,366	503,055	46,737		
Other Federal agency projects financed from emergency funds ¹⁷	498,415	324,639	186,505	247,285	92,604	12,904	730			

¹ For 1933-35 data see 1943 Yearbook, p. 47. Data for all programs through 1942 are for continental United States only; beginning 1943, data for public assistance include Alaska and Hawaii. For definitions of terms see 1940 Yearbook, pp. 309-311; *Public Assistance, 1940* (reprinted from 1940 Yearbook), pp. 39-41; or *Social Security Bulletin*, Vol. 4, No. 9 (September 1941), pp. 50-52. For monthly data 1936-41 see *Social Security Bulletin*, Vol. 6, No. 2 (February 1943), pp. 23-26; for 1942-43 see *Social Security Bulletin*, Vol. 7, No. 2 (February 1944), p. 27, and 1943 Yearbook, pp. 150-156; for 1944 see *Social Security Bulletin*, Vol. 8, No. 3 (March 1945), p. 19.

² Data for 1936-March 1937 from WPA.

³ Emergency education, student aid, rural rehabilitation, and transient programs of emergency relief administration. Data from WPA.

⁴ Emergency grant vouchers and cases receiving only FSA commodities and value of such commodities. Dropped from series in June 1942 because appropriation was drastically reduced and payments limited to need occasioned by natural disasters. Data from FSA.

⁵ Excludes administrative employees and their earnings and cost of materials, equipment, and other items incident to operation of work programs.

⁶ Average enrolled persons. Earnings estimated by multiplying average monthly number of persons enrolled by average expenditures per enrollee for cash allowances, clothing, shelter, subsistence and medical care, and for certain other items. Beginning July 1941, average expenditures per enrollee estimated at \$67.20 for enrollees other than Indians and \$60.50 for Indians. Data from CCC.

⁷ Persons employed during month, except for out-of-school program after June 1941, which represents average of weekly employment counts. Out-of-school program not included after June 1942 because of change from employment based on need to training for war industry. Data until June 1939 from WPA; subsequently from NYA.

⁸ Average weekly number employed on projects financed from WPA funds. Beginning July 1942, earnings represent expenditures (approved vouchers) for labor during month. Data from WPA.

⁹ Average weekly number employed during monthly period ended on 15th on projects financed in whole or in part from emergency Federal funds other than CCC, NYA, and WPA. Beginning October 1941, includes only employment and earnings on projects financed from PWA funds. Data from Bureau of Labor Statistics.

and government auspices, covered approximately 6 million persons in the United States. Contributions to these plans totaled nearly \$100 million in 1945. About one-third of the membership was eligible for hospital surgical care only; the others could receive relatively complete service.

Of a related character is the method of paying for services obtained under accident and health insurance policies issued by casualty and life insurance companies. About 8 or 9 million persons, including dependents, were insured for hospitalization under group contracts, and some 6 million policy-holders and dependents were covered for surgical benefits. Data are not available on the number of holders of individual accident and health insurance policies, who may have totaled perhaps 28-30 million.

Tax-supported health activities include preventive services provided by the U. S. Public Health Service and State and local departments of health, hospital care in general and special hospitals, and individualized medical care for all or specified conditions to members of the armed forces, public assistance recipients, and other special groups, either directly or by arrangement with private physicians and hospitals. In 1945 more than \$1 billion was spent for these functions, exclusive of expenditures by the Army and Navy for the armed forces and by public assistance agencies for medical services to needy persons. Of the total, about one-third was accounted for by the Federal Government and about two-thirds by State and local units of government. Services to veterans and construction of veterans' hospital facilities absorbed \$119 million of the Federal bill, an increase of 15 percent over the amount in 1944. In 1945, \$42 million was spent under the emergency maternity and infant care program for services to the wives and children of enlisted men in the four lowest pay grades in the armed forces, and care was authorized for 450,000 cases.

New legislation affecting medical care for recipients of public assistance was enacted in several States during 1945. The most significant trend, as in earlier years, was in the direction of increasing the maximum payment and, in some States, the removal of

the maximum altogether. Such changes were made in 23 States involving 44 programs. Their effect is to permit more comprehensive medical care through larger money payments to recipients. Another legislative trend was to widen the scope of medical services to recipients of as-

sistance by the inclusion of such services as surgical and hospital care.

Ten States passed laws in 1945 providing for State hospital surveys, and nine enacted legislation to make them eligible for Federal grants under the proposed hospital construction bill (S. 191).

Financing Social Security and Related Programs

The high levels of economic activity prevailing during the first half of 1945 served to maintain receipts earmarked for social security purposes at record heights, and to keep rates of disbursement under the several programs abnormally low. After V-day, however, receipts began to fall and expenditures to rise, and financial operations under social security programs thus began to revert to the patterns of prewar years. During the war, Federal social security receipts and expenditures had decreased considerably in relation to total Federal receipts and expenditures. With the curtailment of Federal expenditures for war purposes in the latter part of 1945, this trend was halted.

Public expenditures under social security and related programs in 1945 consisted of payments made to individual recipients under programs providing such payments, plus outlays for administration of these programs and of those which furnish services. Some of these expenditures were a part of general governmental expenditures, were included in regular budgetary accounts, and were paid out of general funds. Other expenditures were made from trust funds and did not enter into the general budgetary outlays of the governmental units involved. A part of the expenditures represented Federal disbursements, while another important segment was disbursed by State and local governments. There were intergovernmental transfers under some programs by means of which funds originally provided by one level of government were disbursed to recipients by other levels. In 1945, expenditures totaled about \$5 billion, of which about \$3 billion was spent by the Federal Government and about \$2 billion by States and localities. The discussion in the following paragraphs summarizes the various types of expenditures in part during the calendar

year 1945 and in part during the fiscal year ended in 1945.

Operations under social security programs are closely linked to general economic conditions and are particularly sensitive to changes in employment and wages. While wartime employment was high, there was less need for the types of payments and services which social security programs provide. The contributory insurance systems accumulated reserves on which to draw for payments to individuals when less favorable economic conditions prevail. In both good and bad times, however, a portion of the population must rely on these programs for financial support. Even during the year 1945, when employment and wages were at or near record levels, more than 3 million persons found to be in need were receiving payments under the special types of public assistance and general assistance, and more than 5 million persons were receiving benefits by virtue of their eligibility for social insurance.

Federal Expenditures, Calendar Year 1945

As in the earlier war years, expenditures by the Federal Government in 1945 for war purposes far overshadowed the \$3 billion which it expended in that year for social security purposes. With the decline in war expenditures, however, expenditures for social security may again be expected to represent an appreciably larger proportion of total Federal outlays.

To measure the relative proportion of Federal outlays for social security purposes, total Federal cash outgo during recent years has been divided into six broad groupings (table 15): war activities, interest on the public debt, social security and related programs, public works, agriculture, and all other purposes. An attempt has

been made to include in the figures for the group of social security and related programs Federal outlays under all programs which offset income loss or deficiencies—old-age and survivors insurance and other Federal retirement programs, unemployment insurance, public assistance, and veterans' programs.

In 1940, the \$3.6 billion expended for social security and related purposes was a major item in the Federal budget, since it represented 35 percent of all Federal expenditures. In 1944, the \$1.9 billion expended for these programs represented only 2 percent of all Federal Government outlays. For 1945 as a whole the \$3 billion expended represented about 3 percent, and in the last quarter of the year the proportion had increased to about 6 percent, reversing the downward trend which prevailed during the war. Except for unemployment insurance and the veterans' programs, however, Federal cash outgo for social security purposes in 1945 continued at the low levels which generally characterized the war years.

Some economic risks and some types of dependency were not greatly mitigated, however, by the availability of jobs for all who were able and willing to work. Thus grants to States for public assistance rose in each of the war years, from \$312 million in 1940 to \$411 million in 1945; an important factor in this increase, however, was extension of State-Federal programs to additional States and some increase in individual payments to meet the rise in living costs. Benefit payments under the old-age and survivors insurance, railroad retirement, and civil-service retirement programs increased from \$223 million in 1940 to \$591 million in 1945, as the insured population grew, even though many persons otherwise eligible for these benefits continued to work and thus failed to receive payments. Expenditures for veterans' programs, including readjustment allowances under the GI Bill of Rights, exceeded \$0.5 billion in each year from 1940 to 1943, increased sharply in 1944, and were \$1.3 billion in 1945.

The only two programs in the social security and related fields in which Federal expenditures declined during the war were unemployment

Table 15.—Federal cash outgo, by selected program, 1940-45

[In millions]

Program	1940	1941	1942	1943	1944	1945
Total	\$10,317	\$20,841	\$57,959	\$89,334	\$95,449	\$87,906
Social security and related programs ¹	2,356	2,203	2,564	2,179	2,193	2,986
Social insurance and related programs ¹	1,922	1,820	2,906	2,696	2,764	1,299
Veterans' programs	557	553	560	583	753	1,276
Public aid ²	2,087	1,830	1,098	512	421	411
Public works	880	668	621	480	368	327
Agricultural aid	1,250	924	1,032	1,074	716	540
War activities	2,684	12,656	49,862	81,860	89,327	78,656
Interest on the public debt	879	910	1,134	1,759	2,429	3,249
All other	1,058	2,480	2,746	2,370	671	2,248

¹ Includes benefit payments and administrative expenses. Excludes health, medical, and other welfare services, except for such programs for veterans.

² Revised.

³ Old-age and survivors insurance, railroad retirement, Federal employee contributory and non-contributory retirement and compensation sys-

tems, Federal-State and railroad unemployment insurance (including withdrawals from State accounts in unemployment trust fund), and employment service.

⁴ Public assistance and Federal work programs.

Source: March 1946 *Bulletin of the Treasury Department* and other Treasury Department data.

insurance and the work relief program. For unemployment insurance, withdrawals from the Federal unemployment trust fund and Federal grants to States for administrative purposes amounted to \$592 million in 1940 and declined to \$100 million by 1944. During the first half of 1945, disbursements continued generally at the rate for 1944, but withdrawals rose abruptly after V-day and reached \$111 million in December. The appropriation for Federal grants to States for unemployment insurance administration was increased in December, raising total grants for the fiscal year 1945-46 to \$57 million. Disbursements for unemployment insurance in 1945 reached \$507 million. Federal cash outgo for work relief (WPA, NYA, and CCC) reached its peak in 1938, when the Federal Government expended \$2.3 billion. By 1940 the sum spent had declined to \$1.8 billion, and after 1943 expenditures were primarily for liquidation purposes.

All the decreases in Federal outlays for other programs, however, were more than offset by the huge expenditures for war activities and increased outlays for interest on the public debt; in 1945, outlays for the latter were about 9 percent more than expenditures for the entire group of social security and related programs. Expenditures for war and its aftermath (war activities, veterans' programs, and interest on the public debt) represented 94 percent or more of total Federal expenditures in 1943, 1944, and 1945.

While social insurance expenditures (excluding those for veterans) were small in relation to total Federal outlays during the war, they ranged from 15 percent of the nonwar expenditures (total minus expenditures for war and its aftermath) in 1940, when the defense program started, to nearly 30 percent in 1945. Federal work relief programs and grants to States for public assistance aggregated \$2.1 billion, or nearly 35 percent of all nonwar

Table 16.—Federal cash outgo, by selected program and quarter, 1945

[In millions]

Program	1945				1944
	First quarter	Second quarter	Third quarter	Fourth quarter	Fourth quarter
Social security and related programs ¹	\$556	\$598	\$731	\$1,103	\$517
Social insurance and related programs	221	224	301	555	200
Veterans' programs	238	276	325	437	217
Public aid	97	98	105	111	100
Public works	74	65	94	94	90
Agricultural aid	126	183	150	81	75
War activities	22,745	23,132	19,087	13,592	22,383
Interest on public debt	732	795	774	948	661

¹ See footnotes to table 15 for programs included.

Source: *Bulletin of the Treasury Department*.

expenditures in 1940. In 1945, public assistance grants were substantially the only public aid expenditures of the Federal Government, and they accounted for only 9 percent of nonwar expenditures. Other major nonwar activities, such as agricultural aid and public works, also declined considerably in dollar amounts expended and relative importance from 1940 to 1945.

With few exceptions, statistics on Federal operations and on production, wages, and employment for 1945 as a whole fail to reveal the drastic changes that took place after V-day, because the first 9 months of 1945 generally followed the pattern of the previous war years. The same is true of statistics for expenditures by the Federal Government, not only for social security and related programs but for all other purposes as well. Total cash outgo from the Federal Treasury, \$88 billion in 1945, was only 8 percent below the 1944 amount; in the last quarter of 1945, however, the outgo was 32 percent less than in the corresponding quarter of 1944.

For social security and related purposes, on the other hand, Federal outgo in the last quarter of 1945 was more than double the amount in October–December 1944 (table 16). The largest increase for any single program occurred in withdrawals by States from the unemployment trust fund for payment of unemployment benefits. The States withdrew \$327 million in the last quarter of 1945 as compared with only \$14 million in October–December 1944. Grants to States for administration of their un-

employment compensation laws were \$14 million in October–December 1945, in contrast to \$8 million for the corresponding quarter of 1944, and expenditures for veterans' programs were about double the amount spent in the last quarter of 1944.

All Public Expenditures, Fiscal Year 1944–45

Data have now been collected for 5 consecutive fiscal years on social security expenditures by all levels of government—Federal, State, and local. These data provide a more comprehensive and detailed classification of programs—because of the fiscal-year basis—than does the Federal cash outgo series, but they do not reflect the changes after V-day.

The data for this more comprehensive series are classified under four headings: social insurance and related programs, public aid, health and medical services, and other welfare services (table 17). Social insurance programs are generally financed largely from contributions paid by employers, employees, or both, rather than from general tax revenues. Typically, social insurance programs are also characterized by the fact that beneficiaries receive payments that are related to past employment. Programs included in the other three groups are customarily financed from general governmental revenues, rather than special contributory levies. Payments to recipients of public aid usually are made only after an administrative determination that the income and re-

sources of recipients are inadequate, and the payments are unrelated to previous employment records or contributions. Various types of public services which are within the broad category of social security and related programs but do not fit into any of the three preceding groups are included in "other welfare services."

In 1944–45, the last full fiscal year of active war, expenditures by all levels of government for social security and related purposes aggregated \$4.6 billion, or about \$34.60 per inhabitant of the United States.

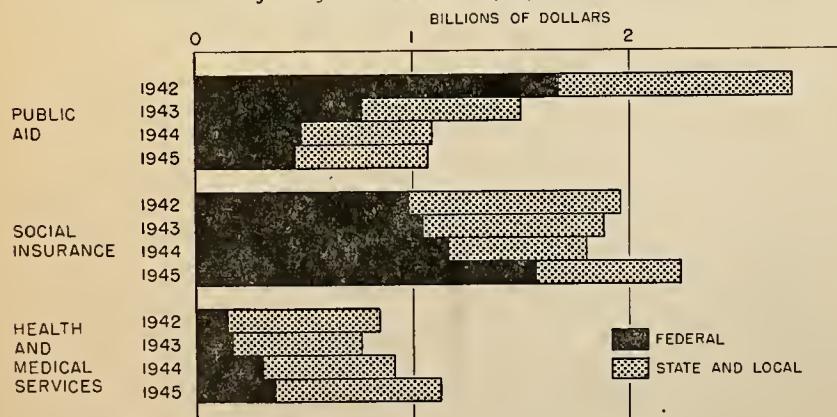
Comparison With Earlier Years

The \$4.6 billion spent by the Federal, State, and local governments in

Table 17.—*Public expenditures for social security and related purposes, by source of funds and purpose, fiscal years ended in 1945*¹

Purpose	Total	Fed- eral	State and local
	Amount (in millions)		
Total.....	\$4,601.9	\$2,422.9	\$2,179.0
Social insurance and related programs.....	2,237.5	1,570.9	666.6
Public aid.....	1,070.8	459.8	611.0
Health and medical services.....	1,129.3	361.8	767.5
Other welfare services.....	164.3	30.4	133.9
Percentage distribution by purpose			
Total.....	100	100	100
Social insurance and related programs.....	49	65	31
Public aid.....	23	19	28
Health and medical services.....	25	15	35
Other welfare services.....	4	1	6
Percentage distribution by source of funds			
Total.....	100	53	47
Social insurance and related programs.....	100	70	30
Public aid.....	100	43	57
Health and medical services.....	100	32	68
Other welfare services.....	100	18	82
Percentage change from 1944			
Total.....	+16	+22	+10
Social insurance and related programs.....	+24	+35	+4
Public aid.....	-2	-6	+1
Health and medical services.....	+24	+20	+25
Other welfare services.....	+1	+7	(?)

Chart 5.—*Public expenditures for social security and related purposes, by source of funds, fiscal years ended in 1942–45*¹



¹ See table 17.

¹ See table 18 for data by program.
² Increase of less than 0.5 percent.

1944-45 for social security and related purposes was 16 percent higher than the amount expended in 1943-44—reversing the steady downward trend of the war years—but was still far below the \$6.2 billion expended in 1940-41, the last fiscal year before the United States entered the war. Both the Federal and the State-local components of the 1944-45 total were higher than in previous years; as in earlier years, expenditures were about equally divided between the Federal Government on the one hand and State and local governments on the other (table 18). Expenditures for social insurance and related programs rose to about 49 percent of the total, as compared with 30 percent in 1940-41. In contrast, expenditures for public aid fell to less than 25 percent of the total as compared with 56 percent in 1940-41, while those for health and medical services rose to 25 percent as compared with only 11 percent.

Expenditures under all social insurance programs combined have risen generally in the last 5 fiscal years. This group includes old-age and survivors insurance, unemployment insurance, retirement programs for railroad and public employees, veterans' pensions, and workmen's compensation. For each of these except unemployment insurance, expenditures increased, with the largest increase in 1944-45 in the veterans' programs.

Public aid expenditures in 1944-45 were only about one-third of the amount in 1940-41. This category includes expenditures for the three special types of public assistance, general assistance, work relief, and distribution of agricultural commodities. In 1940-41, expenditures for work relief amounted to \$2.2 billion, considerably more than was spent under social insurance and related programs in that year. By 1944-45, expenditures for work relief were down to liquidation expenses of about \$100,000. During the war years, expenditures for old-age assistance, aid to the blind, and aid to dependent children increased steadily and in 1944-45 amounted to about \$908 million; those for general assistance declined markedly.

An increase of almost 60 percent occurred during the war in expendi-

tures for health and medical services, including outlays for hospitals and public health services, emergency wartime medical services, food and drug regulation, and miscellaneous services related to health. Considerable public expenditures for health services are made in connection with other functions of government, such as education; these amounts are not included here because they cannot be segregated from other expenditures for the functions to which they are incidental. As a result, the amounts shown for public health and medical services under-

state the total volume of governmental outlays for health. Expenditures under each of the programs included in this group have increased slowly in the last few years. The largest increases occurred in expenditures for hospital care and construction and for emergency wartime health and medical services. The wartime program for training nurses and the emergency maternity and infant care program for dependents of servicemen were both inaugurated in the spring of 1943.

The category of "other welfare services" includes expenditures for

Table 18.—*Public expenditures¹ for social security and related purposes, by source of funds and program, fiscal years ended in 1945 and 1944²*

[In millions]

Program	1944-45			1943-44		
	Total	Federal	State and local	Total	Federal	State and local
Total	\$4,601.9	\$2,422.9	\$2,179.0	\$3,971.8	\$1,983.4	\$1,988.4
Social insurance and related programs	2,237.5	1,570.9	666.6	1,803.4	1,165.2	638.2
Old-age and survivors insurance	266.8	266.8		217.2	217.2	
Railroad retirement	143.7	143.7		136.9	136.9	
Public employee retirement systems ³	441.3	217.8	223.5	374.5	161.5	213.0
Employment security ⁴	161.8	90.5	71.3	151.5	90.4	61.1
Railroad unemployment insurance ⁷	4.4	4.4		3.8	3.8	
Veterans' program ⁸	832.2	832.2		541.1	541.1	
Workmen's compensation	382.5	15.3	367.2	373.5	14.1	359.4
Rhode Island sickness compensation	4.6		4.6	4.7		4.7
Civilian war benefits	.2	.2		.2	.2	
Public aid	1,070.8	459.8	611.0	1,092.3	487.4	604.9
Special types of public assistance	907.7	402.2	505.5	917.3	430.3	487.0
General assistance	105.5		105.5	117.9		117.9
Subsistence payments to farmers	.2	.2		.3	.3	
Work relief ⁹	.1	.1		16.0	16.0	
Agricultural commodity distribution and stamp programs ⁵	56.2	56.2		40.6	40.6	
Civilian war assistance ⁶	.9	.9		.1	.1	
Assistance to enemy aliens ⁶	.2	.2		.1	.1	
Health and medical services ¹⁰	1,129.3	361.8	767.5	914.2	302.5	611.7
Public health services	231.9	50.2	181.7	202.3	47.2	155.0
Hospital care and construction	700.8	121.8	579.0	555.6	105.6	450.0
Maternal and child health services ¹²	9.5	5.7	3.8	10.0	6.2	3.9
Services for crippled children ¹²	7.0	4.0	3.0	6.7	3.9	2.8
Emergency wartime health and medical services	170.2	170.2		129.6	129.6	
Other health and medical services ¹³	9.9	9.9		10.0	10.0	
Other welfare services	164.3	30.4	133.9	161.9	28.3	133.6
Vocational rehabilitation	10.1	7.5	2.6	7.1	4.8	2.3
Child welfare services	1.4	1.4	(14)	1.5	1.5	(14)
Institutional and other care	134.2	15.2	131.3	134.1	15.2	131.3
Day care	18.6	17.8	(14)	19.2	17.9	(14)

¹ Includes administrative expenditures unless otherwise indicated; represents expenditures from general, special, and trust accounts; excludes transfers to such accounts and loans. 1943-44 data for social insurance and related programs and health and medical services revised.

² Fiscal years of Federal Government, most States, and some localities ended June 30; fiscal years of other States and localities cover various 12-month periods ended within the year.

³ Estimated by Social Security Board; estimates used in former Yearbooks were made by Department of Commerce.

⁴ Includes noncontributory programs.

⁵ Excludes administrative expenses.

⁶ State unemployment insurance and U. S. Employment Service.

⁷ Includes administration of employment services by Railroad Retirement Board.

⁸ Excludes expenditures from Government life insurance fund.

⁹ Liquidation expenses of WPA and NYA and expenditures for work relief in Puerto Rico and Virgin Islands.

¹⁰ Excludes expenditures for medical services included under public aid programs above, and expenditures for health primarily incidental to performance of other functions, such as those in connection with Army, Navy, and education.

¹¹ Estimated.

¹² Only amounts expended for programs under Social Security Act.

¹³ Includes expenditures by Food and Drug Administration and medical service to Indians and to natives of Alaska.

¹⁴ Not available.

¹⁵ American Printing House for the Blind, Columbia Institution for the Deaf, Naval Home, veterans' homes, and U. S. Soldiers' Home.

¹⁶ Data not available; 1940-41 figure used.

¹⁷ Federal Works Agency for child care programs.

Source: Data taken or estimated from Federal budgets and a wide variety of available reports of Federal, State, and local administrative agencies.

vocational rehabilitation, child welfare services, and various nonmedical types of institutional care, which declined somewhat in the early part of the war but rose to prewar levels in 1943-44 and 1944-45.

Federal, State, and Local Shares

The relative importance of expenditures for social security in total governmental expenditures varies somewhat with the level of government. Federal expenditures for the programs under consideration amounted to \$2.4 billion in the fiscal year ended in 1945, and represented 2 percent of the total spent by the Federal Government for all purposes. Combined State and local expenditures for social security and related purposes during approximately the same period amounted to \$2.2 billion.

In the last 5 years the Federal Government paid about half the total amounts expended for social security and related programs, with its share ranging from 47 percent in 1942-43 to 53 percent in 1944-45. Important changes have taken place, however, in the relative sums expended by the Federal and by State and local governments for each of the four groups of programs.

For social insurance and related expenditures, the Federal share has increased steadily from 47 percent in 1940-41 to 70 percent in 1944-45. This group includes some programs which are wholly Federal and toward which the States do not contribute, and also some under which States and localities provide the major share of expenditures. Sharp increases in expenditures under some of the exclusively Federal programs, such as old-age and survivors insurance and the veterans' programs, have raised the Federal ratio of total expenditures for this group of programs.

On the other hand, the Federal share of total expenditures for public aid has decreased considerably, from 62 percent in 1940-41 to 43 percent in 1944-45. In the earlier year, about two-thirds of the expenditures were for Federal work programs; in 1944-45 these programs had been discontinued, and the three special types of public assistance accounted for about 85 percent of the public aid total. The termination of the work relief pro-

Table 19.—*Federal expenditures by purpose, fiscal years 1944-45 and 1943-44*

[In millions]

Purpose	1944-45	1943-44
Total ¹	\$96,560	\$94,145
Social security and related programs ²	2,423	1,983
Social insurance and related programs	1,571	1,165
Public aid	460	487
Health and medical services	362	303
Other welfare services	30	28
General community services	514	997
Education	36	38
Libraries	4	4
Recreation	7	13
Housing	118	510
Public roads	47	72
Conservation and development of natural resources	302	360
All other ¹	93,623	91,166
War activities	88,184	86,771
General Government functions	1,822	1,786
Interest on public debt	3,617	2,609

¹ Excludes expenditures for debt retirement and expenditures from trust accounts under "All other."

² See table 18 for programs included.

Source: Computed from the budget of the United States for fiscal years 1945-46 and 1946-47.

grams made the special public assistance programs relatively more important in the group; this factor largely accounted for the change in the Federal expenditure ratio. In 1944-45 the States and localities furnished about 55 percent of total expenditures for the three special types of public assistance and the whole amount for general assistance. All other public aid programs in 1944-45 were Federal programs solely.

The major part of the amount expended for health and medical programs is supplied by State and local governments. The Federal share of these expenditures increased, however, from 19 percent in 1940-41 to 32 percent in 1944-45, primarily because of the rise in Federal expenditures for emergency wartime health and medical services. The largest item of expenditure in this group is hospital maintenance and construction, for which States and localities provided about 80 percent of the expenditures in 1944-45.

The major item in the category of "other welfare services" is institutional and other care, financed almost wholly by the States and their subdivisions.

Federal expenditures for other public services, such as education, housing, and conservation of natural resources, are grouped as general

community services in table 19. In the fiscal year 1944-45, Federal expenditures of \$514 million for this group of services represented less than 1 percent of total Federal disbursements, compared with almost 6 percent in 1940-41.

Grants to States

Expenditures made by the Federal Government as direct payments to States under cooperative arrangements form a distinct category shown for each State on a checks-issued basis in table 20; these expenditures are included in tables 18 and 19.

Federal grants to States during the fiscal year 1944-45 totaled approximately \$730 million, or nearly 12 percent below the amount in the preceding fiscal year. Grants for public assistance were 7 percent less than in 1943-44; those for education were 26 percent less, largely because of a smaller appropriation for training defense workers. The only increases over 1943-44 were in grants for health and welfare services (24 percent) and for the development and conservation of natural resources (8 percent).

Grants amounted to \$5.41 per inhabitant of the United States in 1944-45 (table 20) as compared with \$6.05 in 1943-44; grants to individual States ranged from \$2.08 per capita in the District of Columbia and \$2.83 in New Jersey to \$12.92 in Utah and \$14.07 in Nevada. For the Nation as a whole, Federal grants for social security and related programs—the special types of public assistance, unemployment insurance administration, and health and welfare services—were \$3.86 per person. For education, the Federal grant was 62 cents per capita, for public roads 65 cents, and for the conservation and development of natural resources 27 cents. There was considerable diversity in the relative amounts granted to individual States for each of these purposes.

For the Nation as a whole, Federal grants for public assistance amounted to \$2.97 per capita. The per capita amount varied from \$8.96 in Colorado to \$0.61 in Virginia, a range almost three times the size of the national average. Virginia received one-fifth as much per capita as the Nation as a whole and Colorado, three times as

much. For five States—Colorado, Montana, Oklahoma, Utah, and Washington—the Federal share was more than \$5 per capita of State pop-

ulation; in contrast, for four—Delaware, the District of Columbia, Hawaii, and Virginia—it was less than \$1. About half the States received

per capita amounts above the United States average and half below. The variation in the distribution of Federal grants among the States was the

Table 20.—*Federal grants to States, by purpose and State, fiscal year 1944-45*¹

[In thousands except for per capita amounts]

State	Total		Social security and related purposes			Education ⁵	Public roads	Development and conservation of natural resources ⁷
	Amount	Per capita ²	Total	Assistance payments and administration ³	Employment security administration ⁴			
1936-37	\$550,462	\$4.23	\$171,266	\$143,934	\$11,484	\$15,848	\$13,900	\$340,718
1937-38	578,531	4.44	280,997	216,074	45,939	18,984	24,249	247,024
1938-39	573,129	4.34	328,402	246,898	62,588	18,646	24,838	191,573
1939-40	577,539	4.34	359,242	271,131	61,680	26,431	24,708	164,517
1940-41	715,349	5.33	426,986	329,845	66,195	30,946	87,299	171,042
1941-42	779,198	5.75	464,710	374,568	55,644	34,598	125,515	157,911
1942-43	828,064	6.05	472,091	395,449	39,480	37,162	151,188	173,659
1943-44	825,093	6.05	533,822	429,458	35,294	69,070	112,735	8 144,120
1944-45	729,849	5.41	521,589	401,400	34,419	85,770	83,763	87,429
Alabama	10,801	3.83	6,242	3,975	361	1,906	2,112	1,309
Alaska	715	9.55	545	258	62	225	50	120
Arizona	6,061	9.49	3,480	2,797	140	543	780	1,497
Arkansas	8,974	5.05	5,828	4,134	325	1,369	1,365	805
California	64,833	7.41	50,238	41,550	2,884	5,804	6,497	6,384
Colorado	14,546	12.68	11,412	10,284	176	952	1,043	1,638
Connecticut	6,326	3.56	4,741	2,966	509	1,266	921	359
Delaware	1,578	5.56	661	202	133	326	580	155
District of Columbia	1,924	2.08	1,665	638	280	747	178	81
Florida	15,981	6.75	9,839	7,680	435	1,724	2,141	3,290
Georgia	13,230	4.10	8,018	5,193	581	2,244	1,874	2,092
Hawaii	3,706	8.38	700	273	124	303	538	2,199
Idaho	4,800	9.03	2,843	2,223	135	485	645	839
Illinois	38,527	4.98	33,108	26,427	2,536	4,145	2,640	1,900
Indiana	16,667	4.87	12,708	9,810	849	2,049	1,441	1,754
Iowa	13,374	5.89	11,352	9,645	248	1,459	832	339
Kansas	9,527	5.37	7,415	5,783	287	1,345	988	467
Kentucky	11,247	4.28	7,051	4,715	377	1,959	1,487	1,686
Louisiana	16,658	6.57	10,330	8,225	452	1,653	1,714	3,759
Maine	5,769	7.27	3,868	3,047	217	604	714	735
Maryland	7,642	3.59	4,173	2,597	469	1,107	1,108	1,865
Massachusetts	23,402	5.62	20,958	17,180	1,618	2,160	1,328	779
Michigan	31,414	5.79	22,521	17,498	1,808	3,215	2,249	5,485
Minnesota	17,800	7.10	14,427	12,277	527	1,623	1,587	799
Mississippi	9,438	4.34	5,272	3,251	248	1,773	2,075	959
Missouri	22,949	6.39	18,551	15,637	777	2,137	2,060	1,328
Montana	5,544	11.92	3,177	2,643	144	390	347	1,558
Nebraska	9,684	7.98	5,900	4,736	147	1,017	683	2,552
Nevada	2,201	14.07	720	427	105	188	203	1,084
New Hampshire	2,846	6.22	1,751	1,263	177	311	425	414
New Jersey	11,790	2.83	9,012	5,298	1,664	2,050	1,329	1,015
New Mexico	4,192	7.88	2,384	1,645	127	612	472	984
New York	45,552	3.61	35,783	24,361	4,935	6,487	7,701	1,133
North Carolina	11,344	3.21	7,050	3,706	497	2,847	1,815	1,094
North Dakota	4,694	8.89	2,470	1,962	79	429	510	1,272
Ohio	34,901	5.10	27,627	22,080	2,148	3,399	3,324	2,937
Oklahoma	23,289	11.28	19,184	17,127	321	1,736	1,414	1,013
Oregon	13,301	10.95	5,703	4,373	397	933	2,264	4,312
Pennsylvania	36,289	3.92	25,536	18,763	2,521	4,252	5,609	4,020
Puerto Rico	3,062	1.52	1,391	—	1,391	584	603	484
Rhode Island	3,311	4.25	2,508	1,651	273	584	473	160
South Carolina	8,094	4.21	4,302	2,329	266	1,707	1,118	1,759
South Dakota	4,239	7.59	2,702	2,196	70	436	402	704
Tennessee	15,768	5.49	8,530	6,307	481	1,742	1,774	4,421
Texas	42,651	6.20	33,706	28,203	1,014	4,489	3,633	1,563
Utah	7,843	12.92	4,184	3,363	181	640	1,362	1,972
Vermont	1,868	6.00	1,131	727	113	291	375	99
Virgin Islands	18	.72	18	—	18	—	—	263
Virginia	9,524	2.98	4,341	1,952	515	1,874	1,670	2,481
Washington	25,334	12.33	17,547	15,318	670	1,559	3,942	2,742
West Virginia	8,801	5.13	5,196	3,543	402	1,251	1,430	1,502
Wisconsin	13,522	4.54	10,722	8,380	537	1,805	1,464	326
Wyoming	2,292	8.91	1,064	777	77	210	478	496

¹ Checks issued. Includes grants to island possessions. Data for 1944-45 from *Annual Report of the Secretary of the Treasury on the State of the Finances for Fiscal Year Ended June 30, 1945*, table 93, and other Treasury reports.

² Based on population as of July 1, 1944.

³ Old-age assistance, aid to dependent children, and aid to the blind under Social Security Act.

⁴ Unemployment insurance administration under Social Security Act beginning January 1937; employment service under Wagner-Peyser Act, January 1937-December 1941. Excludes expenditures for postage.

⁵ Maternal and child health and welfare services and public health work under Social Security Act; vocational rehabilitation under Social Security Act and under Federal Vocational Rehabilitation Act of 1920, as amended; venereal

disease control; State and Territorial homes for disabled soldiers and sailors; emergency maternity and infant care; and, for 1942-43, community war services day care.

⁶ Figures have been revised to include education of the blind in addition to agricultural and mechanic arts colleges, State marine schools, vocational education, training defense workers, and agricultural extension services of land-grant colleges for improving supply and distribution of farm labor.

⁷ Forestry, wildlife restoration, agricultural experiment stations, and agricultural extension work.

⁸ Includes \$559,000 for Canal Zone for public roads.

⁹ Excludes annual lump-sum payment by Federal Government to defray part of local expenses for use of District as seat of Government.

Table 21.—Employer and employee contributions for selected social insurance and related programs, 1945 and 1944

[In millions]

Program	1945			1944		
	Total	Employer	Employee	Total	Employer	Employee
Total.....	\$3,961	\$2,650	\$1,310	\$4,068	\$2,755	\$1,313
Retirement and survivors insurance ¹	2,480	1,255	1,225	2,430	1,210	1,220
Federal insurance contributions	1,285	643	643	1,316	658	658
Taxes on carriers and their employees	279	140	140	286	143	143
Federal civil-service retirement contributions ²	541	248	293	477	197	280
State and local government retirement contributions ³	375	225	150	351	212	139
Unemployment insurance.....	1,476	1,395	81	1,633	1,545	88
State unemployment contributions.....	1,162	1,080	81	1,317	1,229	88
Federal unemployment taxes.....	184	184	-----	183	183	-----
Railroad unemployment insurance contributions.....	130	130	-----	133	133	-----
Temporary disability insurance: Rhode Island sickness compensation contributions.....	4	-----	4	5	-----	5

¹ Permanent disability provisions included under railroad, Federal civil-service, and some State and local government retirement systems.

² Under Civil Service, Alaska Railroad, and Canal Zone Retirement Acts.

³ Government contribution.

⁴ Includes voluntary contributions.

⁵ Estimated by Social Security Board. Former Yearbooks carried estimates of Department of Commerce. 1945 data preliminary.

⁶ Includes penalties and interest.

result of several factors, including differences in the extent of need for public assistance and in State resources and policies for the various programs.

Receipts Under Social Insurance Programs

While the benefits paid out under social insurance and related programs increased markedly during 1945, receipts in the form of contributions under this group of programs declined by 3 percent (table 21). Under five of the programs—old-age and survivors insurance, railroad retirement, Federal civil-service retirement, State unemployment insurance, and railroad unemployment insurance—contributions became directly or indirectly cash receipts of the Federal Government, because they were covered into the Treasury as general revenue or deposited in trust accounts maintained in the Treasury. Contributions under the five programs were \$129 million less than in 1944, and accounted for 7 percent of the Treasury's total cash receipts in 1945, about the same ratio as in 1944 but in sharp contrast to the 25 percent in 1939.

Although the decline in collections in 1945 was small on a percentage basis, it was a reversal of the consistent upward trend of the earlier war

years. The drop in war production following the surrender of Japan in August was not reflected in contributions until the last quarter of the year, since contributions are based on earnings in the preceding quarter.

Quarter of 1945	1939=100		
	Industrial production	Federal insurance contributions	State unemployment insurance contributions
Total.....	186	217	141
First.....	212	247	159
Second.....	206	241	158
Third.....	174	205	114
Fourth.....	150	171	95

More than 45 million workers contributed toward protection for themselves and their families under the Federal old-age and survivors insurance program in 1945, and more than 2.5 million employers contributed on behalf of their employees. Almost 3 million Federal employees contributed toward retirement and disability protection under Federal civil-service retirement acts; some 1.5 million employees contributed toward State and local retirement programs, and approximately 3 million workers paid contributions under the railroad retirement system. Of the employees

who contributed under old-age and survivors insurance, nearly 3.8 million also paid contributions toward unemployment insurance in 4 States; and in Rhode Island about 200,000 also contributed under the cash sickness compensation program.

Workers and their employers together paid a total of \$3.5 billion in premiums under these programs in 1945 (table 21), and an additional \$0.5 billion was contributed by Federal, State, and local governments in their role of employers. Workers contributed \$1.3 billion, about the same amount as in 1944, while employers, including governmental, contributed \$2.7 billion, about \$100 million less than in 1944. More than 60 percent of all contributions were made toward retirement and survivor programs; the remainder, except for \$4 million contributed under the Rhode Island temporary disability program, was made for unemployment insurance.

While collections under retirement and survivor programs increased slightly above amounts in 1944, collections under unemployment insurance systems declined; as a result, total social insurance collections for the year were below the 1944 figure.

Employers contributed slightly more than half the premiums collected under the retirement and survivor programs. Under State unemployment insurance (except in four States) and the Federal railroad unemployment insurance system, contributions are paid solely by employers; the employer and employee percentages for unemployment insurance contributions were about 95 and 5 percent, respectively. In addition, all premiums for workmen's compensation came from employers; because adequate data on such premiums are not available, that program is omitted from tables 21 and 22.

An additional source of income for social insurance and related programs is interest earned on holdings of the trust funds to which premiums are credited. In 1945, the four largest funds—the Federal old-age and survivors insurance trust fund, unemployment trust fund, railroad retirement account, and civil-service retirement and disability fund—earned a combined total of \$347 million in interest on investment holdings of Government securities. Total

Table 22.—Contributions under selected social insurance and related programs, 1937-45¹

[In millions]

Program	1937	1938	1939	1940	1941	1942	1943	1944	1945
Total	\$1,373	\$1,601	\$1,774	\$1,955	\$2,301	\$2,843	\$3,455	\$3,659	\$3,487
Retirement and survivors insurance ²	725	734	831	929	1,123	1,482	1,855	2,021	2,007
Federal insurance contributions ³	493	474	568	637	789	1,012	1,239	1,316	1,285
Taxes on carriers and their employees	93	111	113	130	148	193	232	286	279
Federal civil-service retirement contributions ⁴	37	39	42	50	71	157	256	280	293
State and local government retirement contributions ⁴	102	110	108	112	115	120	128	139	150
Unemployment insurance	648	867	943	1,026	1,178	1,359	1,595	1,633	1,476
State unemployment contributions ⁵	567	778	825	854	1,006	1,139	1,325	1,317	1,162
Federal unemployment taxes ⁶	81	89	102	105	98	124	161	183	184
Railroad unemployment insurance contributions			8 16	67	74	96	109	133	130
Temporary disability insurance: Rhode Island sickness compensation contributions						9 2	5	5	4

¹ Excludes government contributions under Federal civil-service and State and local government retirement systems; differs, therefore, from table 21, which includes government contributions.

² Permanent disability provisions included under railroad, Federal civil-service, and some State and local government retirement systems.

³ Under Civil Service, Alaska Railroad, and Canal Zone Retirement Acts. Includes voluntary contributions under Civil Service Retirement Act.

⁴ Data for 1941-45, estimated by Social Security Board; data for 1937-40 based on estimates of Department of Commerce.

receipts of these four trust funds thus amounted to \$3,751 million in 1945, only \$15 million less than in 1944.

Retirement and Survivors Insurance

Premiums collected under the four retirement and survivors insurance programs in 1945 totaled \$2.5 billion, of which employers contributed 51 percent and employees 49 percent; combined collections were slightly more (\$50 million) than in 1944. Receipts of the largest single program, Federal old-age and survivors insurance, continued to be larger in 1945 than those of the other three programs combined (table 21). Employer and employee contribution rates under this program remained throughout the year at 1 percent of wages, excluding amounts in excess of \$3,000 per year.

During the first 9 months of the year, collections of Federal insurance contributions paralleled the high levels reached in 1944; contributions received in the second quarter were higher than in any other quarter since the beginning of the program. In the last quarter of the year, however, the amount of contributions collected was almost 10 percent below that in the last quarter of 1944. Nevertheless, contributions of \$1,285 million for the entire year were only 2 percent less

⁵ Preliminary.

⁶ For 1937, represents State deposits of contributions in Federal unemployment trust fund. For 1938-45, represents collections from employers and employees, including penalties and interest collected from employers. Before July 1, 1939, includes contributions based on wages in railroad industry.

⁷ Includes \$40,561,886 in Federal unemployment taxes subsequently refunded to States which did not collect taxes on 1936 pay rolls and in which employers paid full tax to Federal Government.

⁸ Tax effective July 1, 1939.

⁹ Tax effective June 1, 1942.

than the record collections of 1944. Collections decreased from 1944 to 1945 in 19 internal revenue districts (table 23).

Collections during 1945 under the Carriers Taxing Act were also slightly below those of 1944, the peak year for such collections. In earlier years, contributions under this program had risen uninterruptedly since its inception. Workers covered by the railroad retirement program and their employers each contributed 3 1/4 percent of the first \$300 of monthly wages.

Contributions under the civil-service, Canal Zone, and Alaska Railroad retirement systems combined were 14 percent higher than in 1944 (table 21). These contributions have risen each year during the defense and war period. The rise resulted in part from expansion in Federal employment, and in part from the increase from 3 1/2 percent to 5 percent in employee contribution rates under the Civil Service Retirement Act in the middle of 1942. Federal employees covered by the Canal Zone and Alaska Railroad retirement and disability systems have contributed 5 percent of their earnings throughout the entire period. From 1942 on, the contribution of the Federal Government to the three retirement systems has been smaller than that of em-

ployees; from 1936 through 1941 the Government contribution was larger.

The figures for contributions under State and local government retirement systems shown in tables 21 and 22 for years prior to 1945 have been revised upward from those carried in previous Yearbooks. Contributions from 1937 through 1940 are based on estimates of the Department of Commerce; figures from 1941 through 1945 are estimated by the Social Security Board. Contributions under State and local retirement systems during 1937-45 have shown a gradual and continuous upward trend.

Unemployment Insurance

Employers contributed \$1.4 billion and workers \$0.1 billion in 1945 under unemployment insurance programs; in 1944 the total was \$1.6 billion. The 10-percent decline from 1944 in aggregate collections was caused partly by the curtailment in war production and partly by the extension of experience rating under the State systems. State collections increased each year from 1937 to 1943, when they were more than \$1.3 billion; thereafter, they fell off by \$8 million in 1944 and by \$155 million in 1945.

Because experience rating was in effect during 1945 in 45 States, the average State contribution rate varied considerably among the States and among employers, ranging from a low of 0.4 percent to the standard 2.7-percent rate in the 6 States without experience rating in effect. The reduction in employer contributions in 1945 because of experience rating is estimated at \$624 million, 41 percent of the total collections which would have been made if the 2.7-percent rate had been in effect. Alabama, California, New Jersey, and Rhode Island collected employee contributions at rates ranging from 0.2 percent to 1 percent of wages.

The Federal unemployment tax, for which the effective rate is 0.3 percent, is paid by employers of eight or more workers in covered industries. Receipts from this tax amounted to \$184 million in 1945, \$1 million more than in 1944. The major portion of this tax, based on the preceding year's pay rolls, is received by the Treasury in February of each year; the decline in industrial production in the latter part of 1945 was not,

therefore, reflected in 1945 figures. Collections declined from 1944 amounts in 19 internal revenue districts (table 23).

Railroad unemployment insurance contributions, paralleling the decline in railroad retirement collections, dropped slightly below the 1944 figure—the first decline since they became payable in 1939. The contribution rate was 3 percent of wages throughout 1945, paid entirely by employers.

Disability Insurance

There is no Nation-wide system of social insurance against disability. Some States themselves operate workmen's compensation programs, others regulate workmen's compensation, and in still others there is no supervision by the State. In State-operated programs, contributions consist of premiums paid by employers into the State funds; in other States employers pay premiums to private insurance carriers; and some States permit self-insurance by employers. Data on receipts under these programs are not available for inclusion in the tabulations.

Contributions under the Rhode Island sickness compensation pro-

gram are paid entirely by employees. Effective May 1942, the 1.5-percent employee contribution previously levied under the Rhode Island unemployment compensation law was split, and contributions at a rate of 1 percent of taxable wages were diverted to the Rhode Island cash sickness compensation fund.

Trust Funds

Contributory social insurance programs are financed through trust funds, and receipts and expenditures are kept separate from general government finances. The trust funds serve as reserves for future expenditures. Assets mount when expenditures are low and contributions are high. These assets are then available for use when conditions are reversed and obligations must be met, thus avoiding abrupt and possibly untimely changes in contribution rates.

Collections under the Federal Insurance Contributions Act go into the general fund of the Treasury, and an equivalent amount is automatically appropriated to the Federal old-age and survivors insurance trust fund. Similarly, contributions under the Carriers Taxing Act go into the general fund, and Congress appropriates

each year to the railroad retirement account an amount sufficient to cover benefits, with a margin for contingencies, based on estimates of the Railroad Retirement Board; an additional amount is appropriated to the account from time to time to cover the expenses of administering the program. Employee contributions under the Civil Service Retirement Act are deposited in the civil-service retirement and disability fund, to which amounts representing employer contributions are appropriated from general revenues and from the revenues of the District of Columbia.

States deposit in their accounts in the Federal unemployment trust fund the amounts collected under their unemployment compensation laws. Collections under the Federal Unemployment Tax Act go into the general fund. Of the amounts collected under the Railroad Unemployment Insurance Act, 90 percent is deposited by the Railroad Retirement Board in the railroad-unemployment insurance account in the unemployment trust fund; the remaining 10 percent becomes part of general revenues. Administrative expenses of both the Federal-State and the railroad unemployment insurance programs are

Table 23.—Federal insurance contributions and Federal unemployment taxes, by internal revenue collection district, 1945 and 1944¹

[In thousands]

Internal revenue collection district in—	Federal insurance contributions ²		Federal unemployment taxes ²		Internal revenue collection district in—	Federal insurance contributions ²		Federal unemployment taxes ²	
	1945	1944	1945	1944		1945	1944	1945	1944
Total.....	\$1,285,479	\$1,315,678	\$184,376	\$183,490	Missouri (2 districts).....	\$31,724	\$30,406	\$4,151	\$4,465
Alabama.....	13,073	12,871	1,879	1,691	Montana.....	1,600	1,538	169	170
Arizona.....	2,163	2,142	1,022	295	Nebraska.....	5,908	5,592	758	717
Arkansas.....	4,160	3,419	496	472	Nevada.....	879	770	83	80
California (2 districts).....	109,690	117,169	14,812	15,303	New Hampshire.....	3,058	2,975	402	404
Colorado.....	6,362	6,030	1,265	741	New Jersey (2 districts).....	45,846	49,087	7,275	7,137
Connecticut.....	25,888	23,386	3,933	4,425	New Mexico.....	1,811	1,022	117	147
Delaware.....	12,549	12,737	1,307	1,765	New York (6 districts).....	254,115	252,946	35,729	35,949
Florida.....	10,905	10,458	1,490	1,307	North Carolina.....	16,637	16,629	2,291	2,215
Georgia.....	13,493	13,435	1,687	1,835	North Dakota.....	930	826	81	74
Hawaii.....	2,696	2,620	371	408	Ohio.....	86,116	88,163	12,515	12,137
Idaho.....	2,171	2,117	280	233	Oklahoma.....	9,726	9,443	1,258	1,232
Illinois (2 districts).....	105,580	107,012	15,421	15,028	Oregon.....	12,084	12,429	1,601	1,943
Indiana.....	23,376	24,597	3,367	3,279	Pennsylvania (3 districts).....	121,537	127,381	17,833	18,673
Iowa.....	9,677	9,347	1,546	1,161	Rhode Island.....	8,477	8,781	1,367	1,317
Kansas.....	7,424	7,828	739	1,102	South Carolina.....	6,432	6,120	859	842
Kentucky.....	9,005	8,547	1,268	1,200	South Dakota.....	1,153	1,012	101	96
Louisiana.....	10,988	11,520	1,563	1,481	Tennessee.....	13,380	12,065	1,816	1,592
Maine.....	5,477	6,144	832	881	Texas (2 districts).....	32,757	30,800	4,837	4,268
Maryland (including District of Columbia).....	20,633	21,288	3,633	3,138	Utah.....	2,824	2,862	372	403
Massachusetts.....	49,627	50,446	6,403	7,215	Vermont.....	1,785	1,757	232	241
Michigan.....	88,596	101,547	14,165	13,952	Virginia.....	12,857	13,003	1,897	1,809
Minnesota.....	18,482	17,949	2,488	2,402	Washington (including Alaska).....	21,626	23,085	3,057	2,925
Mississippi.....	3,445	3,198	426	431	West Virginia.....	9,621	9,185	1,355	1,246
					Wisconsin.....	26,179	26,091	3,727	3,510
					Wyoming.....	952	906	107	100

¹ See 1943 Yearbook, p. 77, for data for earlier years.

² Based on warrants covered by the Bookkeeping and Warrants Division of the Treasury Department; therefore may differ slightly from tax receipts shown in other tables in this Yearbook which are based on the Daily Statement of the U. S. Treasury. Amounts in this table represent collections made in internal

revenue collection districts in the respective States and covered into the Treasury. The amount received by a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located.

Source: Treasury Department, Bureau of Accounts.

met from amounts appropriated by Congress from general revenues.

Income of these funds consists of employer and employee contributions and interest earned on holdings of United States Government securities in which are invested all assets of the fund not needed for current disbursements (tables 24 and 25).

Combined income of \$3.8 billion received in 1945 by the four major social insurance and related trust funds (old-age and survivors, railroad retirement, civil-service, and unemployment) was only slightly less than in 1944, the highest year on record. Expenditures from the funds, however, which totaled \$1.1 billion in 1945, were almost double the 1944 amount and 36 percent above disbursements in 1940, the previous high year. Higher expenditures for unemployment benefits from the unemployment trust fund were primarily responsible for this large increase.

A \$2.7 billion excess of combined fund receipts over combined fund expenditures in 1945 raised total assets of the four funds to \$17.6 billion. Most of the trust fund assets are required by law to be held in the form of United States Government securities. At the end of the year, the \$17.4 billion invested in Government securities represented more than 6 percent of the total interest-bearing public debt. The assets not in this form at the end of 1945 consisted of \$0.2 billion in cash balances held to meet current expenditures.

Government securities purchased by the four trust funds in 1945 amounted to \$2.6 billion—\$0.6 billion less than the investments acquired in the preceding year—and represented 6 percent of the total increase in outstanding issues of the interest-bearing public debt. The fact that a portion of the unprecedented national income received during the year went into social insurance trust funds had the effect of lessening to some degree the excess purchasing power which threatened economic stabilization. Conversion of trust fund assets into benefit payments in later years will serve to stimulate consumption at a time when income levels may be lower.

Retirement and Survivors Insurance

By the end of 1945, combined assets of the three Federal trust funds for

retirement and survivors insurance benefits totaled \$10 billion. The increase in the assets of these programs was accompanied, however, by an increase in liabilities, since the number of beneficiaries in future years and the size of their benefits will be based in large part on the number of workers acquiring benefit rights and the amount of wages on which their rights are based.

The largest of the funds is the Federal old-age and survivors insurance trust fund with assets of \$7.1 billion on December 31, 1945, an increase of \$1.1 billion, or 19 percent, during the year. The assets of the civil service retirement and disability fund increased by 25 percent during the year to \$2.2 billion, and those of the railroad retirement account rose 29 percent to \$0.7 billion. A more detailed discussion of financial operations of the old-age and survivors insurance trust fund appears in the section on old-age and survivors insurance (pages 68–70).

Receipts of \$307 million by the railroad retirement account were lower than in 1944, but expenditures of \$143 million were somewhat higher (table 24). All but 5 percent of the receipts in 1945 consisted of contributions appropriated to the fund; the remainder was interest earned on investment holdings of special United States Treasury notes bearing the statutory interest rate of 3 percent (table 25). During the year, receipts exceeded expenditures by \$164 million. The \$154 million invested in Treasury notes raised the total investment holdings of the fund to \$644 million by the end of the year.

Employees contributed \$292 million, and the Federal Government and the District of Columbia \$246 million, to the civil-service retirement and disability fund during 1945. In addition to contributions, the fund received \$69 million in interest during 1945; thus total receipts during the year were \$607 million, 15 percent more than in 1944.

Expenditures from the fund for annuities and refunds were 41 percent larger than in 1944. These expenditures had increased slowly each year through 1943; in 1944 they rose steeply by 37 percent. In spite of the recent sharp rise in the fund's outgo, receipts in 1945 exceeded expenditures by \$435

Table 24.—Receipts, expenditures, and assets of the four major social insurance trust funds, and their investments in relation to total interest-bearing public debt, 1936–45¹

[Amounts in millions]

Year	Re-	Expen-	Assets, end of year		
			Investments		Percent of public debt
			Total ²	Amount	
Total					

1936 ³	\$157	\$59	\$445	\$395	1.2
1937.....	1,306	99	1,911	1,581	4.3
1938.....	1,470	573	2,801	2,462	6.3
1939.....	1,724	623	3,940	3,561	8.6
1940.....	1,913	796	4,768	4,674	10.5
1941.....	2,322	669	6,421	6,299	11.0
1942.....	2,900	717	8,603	8,450	7.9
1943.....	3,592	496	11,701	11,507	7.0
1944.....	3,766	561	14,900	14,753	6.4
1945.....	3,751	1,083	17,567	17,351	6.3

Old-age and survivors insurance trust fund

1937.....	\$516	\$1	\$766	\$513	1.4
1938.....	358	10	1,132	862	2.2
1939.....	593	14	1,724	1,435	3.4
1940.....	650	62	2,031	2,017	4.5
1941.....	845	114	2,762	2,736	4.7
1942.....	1,085	159	3,688	3,655	3.4
1943.....	1,328	195	4,820	4,778	2.9
1944.....	1,422	238	6,005	5,967	2.6
1945.....	1,420	304	7,121	7,055	2.6

Railroad retirement account

1936.....		\$1	\$46		
1937.....	\$92	35	111	\$50	0.1
1938.....	143	96	135	76	.2
1939.....	.99	110	148	77	.2
1940.....	122	117	146	85	.2
1941.....	144	124	166	90	.2
1942.....	218	123	256	174	.2
1943.....	269	133	391	310	.2
1944.....	317	137	573	490	.2
1945.....	307	143	737	644	.2

Civil-service retirement and disability fund

1936.....	\$92	\$58	\$334	\$331	1.0
1937.....	123	61	396	393	1.1
1938.....	130	63	463	460	1.2
1939.....	146	65	544	540	1.3
1940.....	161	70	634	627	1.4
1941.....	190	74	750	741	1.3
1942.....	292	79	963	934	.9
1943.....	468	89	1,342	1,324	.8
1944.....	527	122	1,739	1,717	.7
1945.....	607	172	2,172	2,144	.8

Unemployment trust fund

1936.....	\$65	(4)	\$65	\$64	0.2
1937.....	575	\$2	638	625	1.7
1938.....	839	404	1,072	1,064	2.7
1939.....	836	434	1,525	1,509	3.6
1940.....	930	547	1,958	1,945	4.3
1941.....	1,143	357	2,744	2,732	4.7
1942.....	1,305	351	3,698	3,687	3.4
1943.....	1,527	79	5,147	5,095	3.1
1944.....	1,500	64	6,583	6,579	2.9
1945.....	1,417	464	7,537	7,508	2.7

¹ See table 25 for detail.

² Investments and cash balances.

³ Excludes old-age and survivors insurance trust fund, which began operation in 1937.

⁴ Less than \$500,000.

million; the bulk of the excess was added to the fund's reserves, in the form of United States Government securities, and the remainder went into its cash balances.

At the end of the year, the fund's investments consisted almost entirely of \$2.1 billion of special Treasury notes, bearing 4-percent interest, the statutory rate for determining the value of annuities as well as the rate payable on refunds to employees leaving the Government service. An act approved August 4, 1939, authorized acceptance of voluntary contributions from Government employees and set the interest rate for determining the additional annuity derived from these contributions at 3 percent, 1 percent less than that on mandatory contributions. Voluntary contributions are invested in securities bearing 3-percent interest; at the end of the year, the fund held only \$3 million of these 3-percent special Treasury notes.

Unemployment Insurance

Of the social insurance trust funds, the unemployment trust fund reflected the close of the war most markedly. During the war, with unemployment at a minimum, the amounts withdrawn by States from their accounts in the fund to pay unemployment benefits fell to new lows. In the first half of 1945 these withdrawals continued low, averaging \$7 million a month, but in July they rose to \$15 million. In August, when the severest slashes in war production occurred, withdrawals rose to \$22 million—more than three times as much as in August 1944—and continued to mount in September.

In the 3-month period following VE-day—June, July, and August—seven States accounted for 80 percent of the amounts withdrawn. Michigan withdrew far more than any other State; New York and California stood next in size of withdrawals; the other four States were Illinois, Massachusetts, New Jersey, and Pennsylvania.

The \$107 million withdrawn in October was almost twice the amount withdrawn in September, and in December the States withdrew \$111 million, one-third more than in October 1940, the previous high month. The States thus made about 70 percent of their withdrawals for the entire year in the last quarter. The

sum withdrawn in 1945 totaled \$462 million—less than in the highest prewar year of 1940 but more than seven times the \$63 million withdrawn in 1944. Table 26 shows the amounts withdrawn in 1945 by each State. Only the District of Columbia ran counter to the general national pattern of an increase in withdrawals during the year.

While the rate of outgo from the fund thus rapidly returned to its pre-war level, the income of the fund, in the form of deposits by States, declined. State deposits of \$1,161 million in their accounts in 1945 were 12 percent less than in 1944; deposits in the last quarter of 1945 were 26 percent less than in October–December 1944 and lower than in any corresponding quarter since 1940.

An additional source of income for the 51 separate State accounts in the fund was their share of the interest credited to the fund on its investments in Government securities—\$118 million in 1945. This amount is not comparable, for technical reasons, with interest credits before 1944. State accounts were credited with only \$51 million of interest in 1944, since an additional \$50 million earned in 1944 was not credited until January 2, 1945. At the end of 1945, a similar delay occurred; \$57 million earned in 1945 was not credited until January 4, 1946. These delayed creditings, however, are merely bookkeeping procedures and do not affect the quarterly distribution of interest among State accounts. An additional \$11 million in interest was credited in 1945 to the separate railroad unemployment insurance account in the unemployment trust fund. The total amount of interest credited to the fund as a whole in 1945 thus amounted to \$129 million.

Although the fund's income declined during the year while its outgo was increasing, there was still a sizable excess of receipts over expenditures; the excess, however, was smaller than in the 2 preceding war years—\$954 million as compared with \$1.4 billion in both 1943 and 1944. During the first 8 months of the year, assets increased steadily, but after V-day, the States withdrew much more than they deposited. The fund's total assets, which represent the sum of the balances in the 52 separate accounts,

reached \$7.6 billion at the end of August but declined to \$7.5 billion by the end of the year.

That portion of additions to fund assets not needed to meet current withdrawals was invested in Government securities of two types: short-term 1½-percent special certificates of indebtedness and long-term 2½-percent regular Treasury bonds. In 1945, a net increase of \$929 million in securities raised total investments to \$7.5 billion. Indicative of the reduced rate of growth of the fund is the fact that an additional \$1.5 billion of obligations had been acquired in 1944 and \$1.4 billion in 1943. No securities were redeemed in 1945 until June 30, when the major portion of the fund's holdings in the form of special certificates matured. In the latter part of the year, an additional \$150 million of special certificates were redeemed to help meet the heavy withdrawals. The composition of the portfolio of the fund changed during the year. At the end of 1944, short-term 1½-percent special certificates represented 94 percent of all security holdings, while the remainder consisted of long-term 2½-percent Treasury bonds. At the end of 1945, special certificates accounted for 91 percent of the investments, and 2½-percent regular Treasury bonds for 9 percent.

While the balances in the accounts of all but one State increased during the year, there was wide variance in the rate of increase. The assets of the fund as a whole increased by 14 percent (table 26); the railroad unemployment insurance account rose by 23 percent, while the combined balances of the 51 State accounts increased 13 percent. Among States, however, the increases ranged from 3 percent in Delaware to 28 percent in Mississippi. Eight States had increases of 10 percent or less; 29 States had increases of from 11 to 20 percent; and 13 States, more than 20 percent. The State whose balance declined during the year, because of an excess of withdrawals over receipts, was Michigan; its balance declined by 7 percent and its withdrawals for benefit payments totaled \$84 million, representing 17 percent of the total amount withdrawn by all States in 1945.

The wartime economy did much to strengthen the position of State ac-

counts in the unemployment trust fund in relation to potential postwar demands, for in 1943 and 1944 only about 5 percent of receipts was used to pay benefits and 95 percent was added to assets. In 1945, however,

Table 25.—Operations of selected social insurance trust funds, 1936-45

[In millions]

Account	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945
Federal old-age and survivors insurance trust fund ¹										
Receipts	\$516	\$358	\$593	\$650	\$845	\$1,085	\$1,328	\$1,422	\$1,420	
Appropriations ²	514	343	566	607	789	1,012	1,230	1,316	1,285	
Interest	2	15	27	43	56	72	88	107	134	
Expenditures	1	10	14	62	114	159	195	238	304	
Benefits	1	10	14	35	88	131	166	209	274	
Administrative expenses (Social Security Act Amendments of 1939, sec. 201 (f))										
Total assets, end of year	766	1,132	1,724	2,031	2,762	3,688	4,820	6,005	7,121	
Investments	513	862	1,435	2,017	2,736	3,655	4,778	5,967	7,055	
Special Treasury notes:										
3 percent	513	862	1,435	1,370	984	433				
2½ percent				647	1,328	1,328	1,045	319		
2¾ percent						424	603	603	603	
2¼ percent							678	678	678	
2½ percent							240	240	240	
2 percent							180	459	459	
1½ percent								1,227	1,360	1,260
Special certificates of indebtedness, 1½ percent								643	1,756	
Treasury bonds, 2½ percent									938	1,639
Cash balances ³	253	269	289	14	26	193	243	38	66	
Railroad retirement account										
Receipts	92	143	99	122	144	218	269	317	307	
Transfers from appropriations	92	142	97	120	141	215	263	307	292	
Interest		1	2	2	3	3	6	10	15	
Expenditures: Benefits	\$1	35	96	110	117	124	128	133	137	143
Total assets, end of year	46	111	135	148	146	166	256	391	573	737
Investments, 3-percent special Treasury notes	50	76	77	85	90	174	310	490	644	
Cash balances	46	61	59	70	60	75	82	82	83	93
Civil-service retirement and disability fund										
Receipts	92	123	130	146	161	190	292	468	527	607
Employee deductions and voluntary contributions	34	36	38	41	47	63	156	254	279	292
Government contributions ⁴	46	73	75	87	92	102	106	176	196	246
Interest and profits	12	13	17	18	22	25	30	38	53	69
Expenditures: Annuities and refunds	58	61	63	65	70	74	79	89	122	172
Total assets, end of year	334	396	463	544	634	750	963	1,342	1,739	2,172
Investments	331	393	460	540	627	741	934	1,324	1,717	2,144
Special Treasury notes:										
4 percent	309	371	460	540	626	740	933	1,322	1,714	2,141
3 percent					(*)	1	1	2	2	3
Treasury bonds:										
3½ percent	11	11								
2½ percent	7	7								
2¾ percent	4	4								
Cash balances	3	3	3	4	8	9	28	19	23	28
Unemployment trust fund										
Receipts ⁵	65	575	839	886	980	1,143	1,305	1,527	1,500	1,417
State accounts: Deposits	65	567	829	830	861	1,008	1,139	1,328	1,317	1,161
Railroad unemployment insurance account:										
Deposits by Railroad Retirement Board					14	60	66	86	98	119
Advance from Treasury (act of June 25, 1938)					15					117
Transfers from States (act of June 25, 1938) ⁶					1	98	8			(*)
Transfers from railroad unemployment insurance administration fund (act of Oct. 10, 1940)										
Interest	1	8	9	27	60	58	74	89	95	129
Expenditures ⁶	(*)	2	404	434	547	357	351	79	64	464
State accounts:										
Withdrawals										
Transfers to railroad unemployment insurance account (act of June 25, 1938) ⁷	(*)	2	404	429	517	342	344	78	63	462
Railroad unemployment insurance account:										
Benefits					1	98	8			(*)
Repayment of advance (act of June 25, 1938)					5	15	15	7	1	2
Total assets, end of year	65	638	1,072	1,625	1,958	2,744	3,698	5,147	6,583	7,537
Investments	64	625	1,064	1,509	1,945	2,732	3,687	5,095	6,579	7,508
Certificates of indebtedness:										
2½ percent	64	625	1,064	1,509	1,945	2,444				
2¾ percent						238				
2½ percent							3,127			
2½ percent							411			
2 percent							59			
1½ percent								4,985	6,169	6,798
Treasury bonds, 2½ percent	1	13	8	16	12	12	90	110	410	710
Cash balances							11	51	4	29

¹ Before 1940, data represent operation of old-age reserve account.² Beginning July 1940, appropriations equal taxes collected under Federal Insurance Contributions Act. Before July 1940, data represent transfers from appropriations.³ Before 1940, includes balance of appropriations not yet transferred to reserve account.⁴ Appropriations from general revenues and from revenues of the District of Columbia.⁵ Less than \$500,000.⁶ Total excludes intrafund transfers between the State accounts and the railroad unemployment insurance account.⁷ Includes amounts certified by the Social Security Board to the Secretary of the Treasury in behalf of Connecticut and Kentucky for payment into railroad unemployment insurance account in accordance with Railroad Unemployment Insurance Act, sec. 13.⁸ An additional \$55 million was earned in 1944 but not credited to the fund until Jan. 2, 1945.⁹ An additional \$63 million was earned in 1945 but not credited to the fund until Jan. 4, 1946.

Source: Daily Statement of the U. S. Treasury and other Treasury reports.

benefit payments represented nearly 40 percent of contributions collected by States, and in the last 3 months of the year benefits were 26 percent more than collections. There was wide variation among the States in this ratio. There was also wide variation in the proportionate amount of State funds available for the payment of benefits at the end of the year.

The magnitude of the drain which State accounts face depends on the course of economic developments. Although the accounts are held within a single fund, in reality they are 51

separate and independent reserves, and the aggregate assets of the fund are in no sense pooled to meet the liabilities which may confront the account of any single State. Although funds available for benefit payments under State systems at the end of 1945 amounted to \$6.9 billion, more than half of this amount was concentrated in the balances of 6 States—California, Illinois, New Jersey, New York, Ohio, and Pennsylvania.

More than two-thirds of the employed covered workers in 1945 could have been paid benefits from the funds

available at the end of the year for the maximum duration under the State laws. The balances of 6 States were more than ample to pay benefits for the maximum number of weeks to 100 percent of the employed covered workers within these States. In only 3 States could less than half of such workers have been paid benefits for the maximum duration. While in 1937 the laws of only 4 States provided that benefits may be reduced or suspended if the solvency of the fund is imperiled, 12 States had adopted such provisions by the end of 1945.

Table 26.—State accounts and railroad account in the Federal unemployment trust fund, 1940-45¹

[In thousands]

Accounts	Operations, 1945			Balance, December 31					
	Deposits	Interest	With-drawals	1945	1944	1943	1942	1941	1940
				1945	1944	1943	1942	1941	1940
Total.....	\$1,288,993	\$138,554	\$492,982	\$7,572,989	\$6,638,424	\$5,146,428	\$3,695,451	\$2,738,179	\$1,949,183
State accounts, total.....	1,161,560	126,505	483,032	6,865,939	6,065,906	4,711,044	3,373,418	2,512,681	1,801,342
Alabama.....	9,547	1,227	7,115	63,210	59,551	47,476	36,258	25,533	16,997
Alaska.....	1,621	145	110	8,393	6,737	4,447	2,841	1,819	1,145
Arizona.....	3,528	352	755	19,652	16,527	12,480	7,950	4,765	3,075
Arkansas.....	6,148	536	1,270	30,314	24,900	19,524	13,818	8,354	6,494
California.....	154,520	13,251	57,530	733,595	623,355	453,460	287,925	200,188	155,150
Colorado.....	5,186	633	235	35,918	30,334	24,922	18,521	13,162	9,868
Connecticut.....	28,414	3,209	15,700	171,071	155,147	122,718	89,984	64,265	42,238
Delaware.....	1,016	272	905	14,225	13,843	12,447	10,878	9,386	6,901
District of Columbia.....	1,745	813	489	43,662	41,594	39,759	32,370	24,600	19,718
Florida.....	12,774	1,018	2,625	57,980	46,813	32,428	19,830	14,737	11,998
Georgia.....	13,940	1,448	4,575	79,471	68,658	52,986	39,015	31,358	24,930
Hawaii.....	1,577	328	0	18,352	16,148	14,115	11,518	8,911	6,523
Idaho.....	2,610	268	115	15,335	12,572	9,551	6,005	3,508	2,674
Illinois.....	71,938	9,472	40,100	506,242	464,933	383,983	312,111	246,238	189,219
Indiana.....	29,299	3,372	14,685	179,929	161,943	124,551	87,226	65,895	43,676
Iowa.....	11,013	1,117	2,215	63,030	53,116	40,064	30,212	23,188	16,602
Kansas.....	10,271	986	4,325	52,345	46,413	34,542	22,862	16,881	13,750
Kentucky.....	11,718	1,583	3,501	86,950	77,154	64,499	52,164	40,319	32,080
Louisiana.....	17,980	1,429	3,932	80,972	65,495	46,090	29,976	20,732	17,429
Maine.....	6,600	666	1,845	37,004	31,533	23,535	14,093	7,560	3,928
Maryland.....	23,366	2,327	10,400	125,782	110,489	84,306	54,147	33,495	21,021
Massachusetts.....	23,350	4,021	16,200	211,389	200,218	171,458	137,495	108,603	77,447
Michigan.....	62,137	5,126	84,300	241,551	258,588	207,015	143,650	124,368	69,327
Minnesota.....	20,705	1,626	3,360	93,514	74,542	54,298	36,587	28,154	23,598
Mississippi.....	6,070	459	734	26,705	20,910	14,851	9,334	5,905	3,967
Missouri.....	27,260	2,927	10,399	159,245	139,457	111,168	90,703	77,616	58,040
Montana.....	3,518	333	185	19,220	15,554	11,875	8,204	5,922	5,331
Nebraska.....	3,855	479	640	26,585	22,890	17,859	12,392	10,303	9,273
Nevada.....	1,672	187	154	10,511	8,806	6,561	3,621	1,460	1,176
New Hampshire.....	3,097	404	460	22,529	19,488	15,996	12,140	8,063	5,846
New Jersey.....	72,083	8,197	38,460	436,918	395,098	309,299	231,927	181,004	130,758
New Mexico.....	1,905	182	40	10,521	8,474	6,556	4,612	3,351	2,471
New York.....	188,809	17,971	63,750	983,090	840,059	610,077	408,183	288,457	203,189
North Carolina.....	17,255	1,924	2,000	108,181	91,002	70,422	49,637	33,602	24,296
North Dakota.....	748	94	56	5,293	4,507	3,670	2,587	2,420	2,095
Ohio.....	63,290	8,770	24,970	476,604	424,513	339,116	271,891	226,902	161,033
Oklahoma.....	6,715	870	4,265	45,552	42,233	34,127	25,610	21,304	16,729
Oregon.....	14,327	1,327	3,165	74,039	61,551	44,364	27,019	16,433	10,020
Pennsylvania.....	62,429	11,295	31,350	605,321	562,884	470,555	323,323	209,329	130,077
Rhode Island.....	14,206	1,331	5,275	73,274	63,012	48,273	33,815	21,674	11,493
South Carolina.....	5,433	705	640	39,443	33,944	27,380	21,280	16,346	11,240
South Dakota.....	591	119	38	6,535	5,864	5,179	4,381	3,690	3,156
Tennessee.....	20,791	1,534	4,300	87,674	69,649	47,539	30,327	20,530	15,339
Texas.....	18,302	2,834	4,564	154,689	138,117	111,056	83,812	66,267	54,482
Utah.....	4,920	469	510	26,828	21,948	16,348	9,403	5,655	3,954
Vermont.....	1,891	228	425	12,603	10,910	8,612	6,300	4,578	3,199
Virginia.....	8,610	1,185	1,495	65,752	57,453	47,451	36,403	26,811	19,180
Washington.....	32,765	2,730	6,393	154,464	125,362	87,040	53,240	31,540	22,416
West Virginia.....	10,238	1,279	2,720	70,764	61,967	49,896	37,606	27,622	18,825
Wisconsin.....	33,242	3,304	4,745	184,451	152,650	109,628	79,974	67,118	55,497
Wyoming.....	1,172	146	10	8,258	6,950	5,486	3,955	2,769	2,008
Railroad unemployment insurance account.....	127,433	12,049	4,950	707,050	572,518	435,384	317,033	225,497	147,846

¹ Totals differ from those shown in tables 24 and 26 because of differences in stage of accounting process.

Source: Treasury Department, Bureau of Accounts.

Old-Age and Survivors Insurance

THE YEAR 1945 marked the end of 6 years of successful operation of the old-age and survivors insurance program under the Social Security Act Amendments of 1939. On December 31, monthly benefits were in force for almost 1.5 million beneficiaries, of whom approximately 1.3 million were currently receiving payments. In addition, an estimated 41.5 million workers were insured at the beginning of 1946. The death of any one of these wage earners could give rise to a claim for survivor benefits or lump-sum payments.

The 462,000 new claims awarded in 1945 were almost half again as many

as the number in 1944. The greatest increases came in primary benefits—68 percent—and in wife's benefits—56 percent. One of the important factors in this rise (other than the increase in the insured population) was that a large number of older workers lost their employment at the end of the war and filed for benefits.

The gradual upward trend in average amount of each type of benefit continued in 1945, with the increase more marked for retirement than for survivor benefits. In this connection, mention should be made of the procedure for "inactive applications" which was put into effect in anticipa-

tion of a reduction in earnings of elderly wage earners after the war. Under this procedure, an employed wage earner may file a claim for benefits as soon as he attains age 65 and acquires an insured status. His claim will not be adjudicated until he stops work, but he is protected against a reduction in benefit amount because of a decrease in earnings.

The number of persons who worked in covered employment at some time during the year declined from 46.3 million in 1944 to 45.7 million in 1945, primarily because of a decrease in the number entering employment to fill new jobs or to replace workers who

Table 27.—Summary data on benefits and coverage, 1937-45

[Corrected to Aug. 1, 1946]

Year and quarter	Living workers (in thousands)		Workers with wage credits during period ³ (in thousands)	Taxable wages ⁴		Employers reporting taxable wages ⁵ (in thousands)	Amount of benefits certified (in thousands)			Monthly benefits in force at end of period ⁶ (in thousands)	
	Insured ¹	Uninsured ¹		Total (in millions)	Average per worker		Total	Monthly benefits ⁶	Lump-sum payments ⁷	Number	Monthly amount
1937			32,904	\$29,615	\$900	2,421	\$1,273	-----	\$1,278	-----	-----
1938			4,016	31,822	833	2,239	10,473	-----	10,473	-----	-----
1939	22,900	17,800	4,507	33,751	29,745	881	2,366	13,596	13,596	-----	-----
1940	24,900	19,900	4,389	35,393	32,974	932	2,500	40,593	\$28,859	11,736	245
1941	27,500	23,400	6,475	40,976	41,848	1,021	2,616	93,923	80,595	13,328	484
1942	31,200	27,400	8,025	46,363	52,939	1,142	2,655	137,045	122,007	15,038	692
1943	34,900	30,800	7,555	47,656	62,423	1,310	2,394	172,849	155,019	17,830	885
1944	38,400	31,800	4,086	46,296	64,426	1,392	2,469	218,097	195,951	22,146	1,117
1945	41,500	31,700	3,600	45,696	62,451	1,367	2,614	287,757	261,622	26,135	1,470
1942			33,771	12,112	359	2,204	30,804	27,062	3,743	540	9,816
January-March			35,509	13,163	371	2,183	33,534	29,617	3,917	596	10,830
April-June			36,977	13,786	373	2,119	35,433	31,767	3,671	646	11,740
July-September			36,656	13,878	379	2,038	37,268	33,562	3,706	692	12,574
October-December											
1943			36,537	15,462	423	1,971	40,360	35,839	4,520	743	13,524
January-March			37,483	16,561	442	2,008	42,669	37,971	4,697	796	14,485
April-June			37,682	15,838	420	1,998	43,874	39,605	4,269	842	15,339
July-September			36,016	14,562	404	2,001	45,947	41,604	4,343	885	16,143
October-December											
1944			36,326	17,362	478	2,010	49,849	44,605	5,244	939	17,144
January-March			36,893	17,284	468	2,048	52,768	47,467	5,300	998	18,252
April-June			37,301	16,243	435	2,038	55,797	50,212	5,585	1,055	19,311
July-September			35,629	13,537	380	2,039	59,683	53,667	6,017	1,117	20,445
October-December											
1945			35,855	17,874	499	2,076	65,090	58,085	7,005	1,194	21,889
January-March			35,854	17,377	485	2,123	70,068	62,788	7,279	1,285	23,607
April-June			35,491	14,797	417	2,151	72,407	66,656	5,751	1,365	25,215
July-September			32,742	12,403	379	2,123	80,191	74,093	6,099	1,470	27,394

¹ Represents insurance status as of January 1 of following year. 1945 data, preliminary estimate.

² Workers with first wage credits under program in specified year. 1945 data, preliminary estimate.

³ Partly estimated; adjusted for workers having more than 1 account. Quarterly data unadjusted for workers employed during quarter but not reported after quarter in which they received their first \$3,000 in year. 1945 data, preliminary estimate.

⁴ Not adjusted for nontaxable wages erroneously reported and wages excluded in benefit computations. Wages in excess of \$3,000 a year paid to worker by any 1 employer are not taxable. Beginning 1940, all wages in excess of \$3,000 a year received by a worker are excluded in benefit computations. 1945 data, preliminary estimate.

⁵ Number of employer returns. A return may relate to more than 1 establish-

ment if employer operates several separate establishments but reports for concern as a whole. 1945 data, preliminary estimate.

⁶ Includes retroactive payments.

⁷ Amounts certified in 1937-39 were payments under the 1935 act, i.e., payments with respect to workers who died before January 1940 and, through Aug. 9, 1939, payments to workers at age 65. Amounts certified in 1940 and later were, in general, payments under the 1939 amendments, i.e., payments with respect to workers who died after December 1939 with no survivor who could be entitled to monthly benefits for month in which worker died. However, the following amounts certified in 1940 and later with respect to workers who died before 1940 are included: 1940, \$2,831,000; 1941, \$180,000; 1942, \$79,000; 1943, \$32,000; 1944, \$22,000; 1945, \$19,000.

⁸ Total benefits awarded after adjustment for terminations and subsequent changes in number and amount of benefits, cumulative beginning January 1940.

entered the armed forces. This decrease is indicated in the total of 3.3 million applicants for account numbers, the smallest on record. Taxable wages dropped slightly, from a peak of \$64.4 billion in 1944 to \$62.5 billion in 1945.

The payment of lump-sum death benefits in cases in which claims by survivors were filed more than 2 years after death was found to have occurred was facilitated by a comprehensive interpretation of the term "missing in action" as applied to wage earners who die while in military service.

As in previous years, many legislative proposals dealing with social security were introduced in Congress. With approximately 80 bills pending before the House Committee on Ways and Means, the House provided \$50,000 to cover the expenses of that Committee in obtaining information concerning the need for amendment and expansion of the Social Security Act. A technical staff, appointed by the Committee, made an extensive study of the subject. In its report, the program and proposed changes were described and reviewed, and the purpose,

effect, and cost of the proposed changes were evaluated. This report provided the basis for public hearings before the Committee in 1946.

In November 1945, Congress again enacted legislation to provide for the continuance of old-age and survivors insurance tax rates on employers and employees at 1 percent each through the calendar year 1946. In connection with the revenue bill, Congress referred to the desirability of further study on financing, as recommended by the committee of experts, before any changes in contribution rates should be made.

The Internal Revenue Code was further amended in March 1945 with respect to services performed for the War Shipping Administration. It was specified that the War Shipping Administration may, for convenience of administration, make tax payments without regard to the \$3,000 limitation, but that they shall not be required to obtain a refund of excess tax.

Significant developments in claims and benefits, employment and wages, and financing are analyzed in the following pages.

of awards had resulted in a smaller-than-normal decrease in the rates of growth of both benefits in force and payments certified; and in 1945 there was actually an increase in these rates (tables 28 and 45). The increase in the volume of certifications reflects primarily an increase in the number of awards. A rise in the average amount of benefits in current-payment status during 1945 also contributed to the increase in amount of benefits certified.

Despite the marked increase in the number of new claims for primary benefits during 1945, resulting largely from the termination of wartime jobs among older workers, a large residue of eligible persons remains which may give rise to a continued high volume of claims in the immediate future. At the end of 1945, approximately 1,425,000 fully insured workers had attained age 65 and were eligible for primary benefits. Of this number, 611,000 were on the primary benefit rolls, 518,000 of them actually receiving benefits and 93,000 having their benefits withheld, mainly because they had returned to covered employment after filing a claim. The remaining 800,000 workers have deferred filing claims for retirement

Claims and Benefits

Continued increases in claims and benefits under old-age and survivors insurance were recorded in 1945. By the close of the year, the number of monthly benefits in force reached almost 1.5 million, and the cumulative amount of benefits certified since the inception of the program reached almost \$1 billion. The number of families represented on the benefit rolls rose from 708,000 at the beginning of 1945 to 938,000 at the end of the year.

The number of new claims awarded exceeded that in any preceding year for every type of benefit. The total number of monthly benefit awards had reached a new high in 1944, 18 percent above the total for any previous year, yet the total for 1945 was 45 percent higher than that for 1944. The largest percentage increase in 1945 was that of primary benefits—68 percent. The number of awards of lump-sum death payments increased 20 percent (table 28).

The principal factors responsible for the increase in the number of new

claims were the continued growth in the number of persons with insured status, a continued high death rate at the younger ages resulting primarily from deaths among insured workers who were members of the armed forces, and a marked increase in the rate of retirement combined with a gain in the number of fully insured workers over age 65. This last factor was particularly significant during 1945, when the number of new primary benefit claims awarded as the result of retirement of older workers reached a new high, more than double the number in 1943. The retirement rate was particularly high in the months after the surrender of Japan.

A fairly constant number of awards each year combined with relatively stable rates of termination, such as existed during 1940–43, produces year-to-year growth, at a steadily decreasing rate, in both the number of benefits in force and the total amount of benefits certified. In 1944, however, the large increase in the number

Table 28.—Individual beneficiaries and benefits: Number of benefit awards and amounts certified, 1940–45

Year	Monthly benefits				Lump-sum death payments ³
	Total	Pri-mary	Supple-men-tary ¹	Sur-vivor ²	
Number of benefit awards ⁴ (in thousands)					
1940.....	255	132	43	80	75
1941.....	269	115	42	112	117
1942.....	258	100	38	120	135
1943.....	263	89	36	138	163
1944.....	319	110	45	164	205
1945.....	462	185	70	207	247
Amounts certified ⁵ (in millions)					
1940.....	\$28.9	\$18.1	\$2.9	\$7.8	\$8.9
1941.....	80.6	47.0	8.1	25.5	13.1
1942.....	122.0	68.3	12.0	41.7	15.0
1943.....	155.0	82.8	14.5	57.8	17.8
1944.....	196.0	101.3	17.7	76.9	22.1
1945.....	261.6	133.8	23.6	104.2	26.1

¹ Wives and children of primary beneficiaries.

² Widows, children, and parents of deceased insured workers.

³ Under 1939 amendments.

⁴ Distribution of child's benefits between supplementary and survivor benefits based partly on 20-percent sample of workers represented in awards of 1942–45.

⁵ Distribution by type of monthly benefit estimated.

benefits, usually because they are still at work. With the dependents who could become eligible for wife's and child's benefits if the worker were to file for primary benefits, they constitute a pool of well over a million persons who, at the beginning of 1946, could potentially be added to the benefit rolls.

During 1946, many of these 800,000 workers will probably stop working and, with their dependents, will become beneficiaries. In addition, of course, fully insured workers now just under age 65 will also become eligible as they attain that age, and, in increasing proportions, they too may be expected to claim benefits.

Insured Workers

About 41.5 million workers, it is estimated, were insured under the Federal old-age and survivors insurance system at the beginning of 1946.¹ The

number of insured workers has increased rapidly since the beginning of 1940 (table 29). Figures for 1940-45 are based on data derived primarily from the continuous work-history sample; those for 1946 are projections based chiefly on the sample data.

The increase in the number of fully insured workers results largely from the increase in volume and regularity of covered employment in recent years, though it is partly due to the gradual maturing of the program. The relatively more rapid increase in number of workers currently but not fully insured has resulted partly from the large number of comparatively recent entrants to covered employment and partly from the increasing spread between the number of quarters of coverage required for fully insured status and the less stringent requirement for currently insured status.

The death of a fully insured worker can give rise to a valid claim for a child's, widow's, widow's current, or parent's monthly benefit, or for a lump-sum death payment—depending on the qualifications and relationship of the claimant to the insured worker.

Table 29.—*Insured workers: Estimated number at beginning of year, 1940-46*

[In millions]

Year	Total	Fully insured	Currently insured only
1940	22.9	22.9	—
1941	24.9	24.2	0.7
1942	27.5	25.8	1.7
1943	31.2	28.1	3.1
1944	34.9	29.9	5.0
1945	38.4	31.8	6.6
1946	41.5	33.8	7.7

A worker who is fully insured and has attained age 65 is eligible for primary benefits. One who becomes entitled to primary benefits remains fully insured in exactly the same sense and enjoys the same degree of death-benefit protection as a fully insured person who has not yet filed an application for retirement benefits. Workers who are currently but not fully insured are not eligible for primary benefits; moreover, protection of their survivors is limited to child's and widow's current benefits or a lump-sum payment.

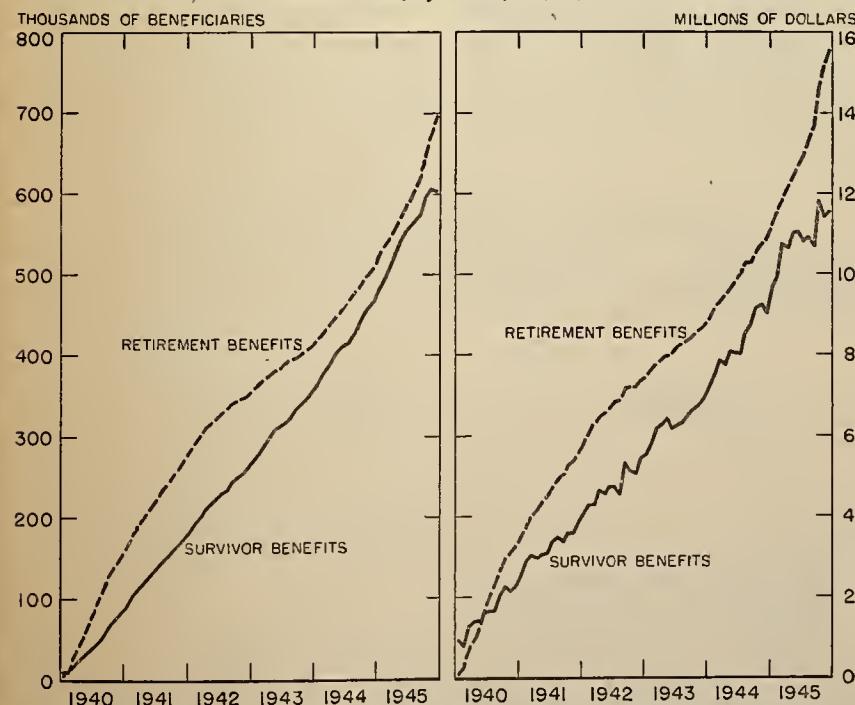
Table 30 shows the estimated average number of insured workers—whether fully or currently insured—during each of the years 1940-45, and the deaths of insured workers that have given or are expected to give rise to awards of survivor benefits or lump-sum death payments.

Deceased Workers Represented in Benefit Awards

The increase in the total number of insured deaths represented in claims has been due both to the gain in the total number of insured workers and to the increased over-all death rate. The number of deaths per 1,000 insured workers rose from 5.2 in 1940 to 5.9 in 1943, but during 1944 it increased sharply to 7.0 because of war deaths and maintained about the same level in 1945.

Even without war deaths it is likely that the ratios in 1944 and 1945 would have been higher than in 1943. The proportion of insured workers at the older ages, who have the highest mortality rates, has increased substantially and has probably more than offset any decrease in the over-all mortality rate that might have resulted from the increased proportion of women among the total insured group. Such factors as greater public

Chart 6.—*Retirement and survivor beneficiaries and benefits under old-age and survivors insurance, by month, 1940-45*¹



¹ Beneficiaries for whom monthly benefits were certified and amounts of monthly and lump-sum payments certified during month.

Table 30.—Insured workers: Estimated average number during year and number of deaths represented in awards, by insurance status, 1940-45

Year	Insured workers		
	Average number during year (in millions)	Deaths during year ¹	
		Number (in thousands)	Rate (per 1,000 insured workers)
Total			
1940	23.8	122.8	5.2
1941	26.1	140.4	5.4
1942	29.2	164.2	5.6
1943	32.9	194.8	5.9
1944	36.5	253.8	7.0
1945	40.0	275.1	6.9
Fully insured			
1940	23.7	122.4	5.2
1941	25.3	136.9	5.4
1942	27.3	155.4	5.7
1943	29.6	178.6	6.0
1944	31.2	223.4	7.2
1945	33.2	235.8	7.1
Currently insured only			
1940	0.1	0.4	4.0
1941	.8	3.5	4.4
1942	1.9	8.8	4.6
1943	3.3	16.2	4.9
1944	5.3	30.4	5.7
1945	6.8	39.3	5.8

¹ All deaths represented for first time in 1940-45 awards, plus estimated number of deaths of 1940-45 to be represented for first time in awards of 1946 or later.

awareness of benefit rights, with a consequent reduction in the extent of underfiling, have also tended to raise the ratio of number of deaths to number of insured workers.

In each year, the relative number of deaths resulting in awards has been lower among workers who were only currently insured than among fully insured workers (table 30). Those who are currently insured only are, on the average, somewhat younger than those fully insured, since workers born before July 1875 cannot be currently insured without also being fully insured. Moreover, the proportion of women is larger among the group currently insured only. It is also likely that proportionately fewer survivors of deceased workers who were only currently insured claim their benefits, because benefits based on earnings of currently insured workers are generally small and because a larger proportion of the survivors of currently insured workers can receive only lump-sum death payments.

During the 6 years 1940-45, monthly survivor benefits or lump-sum death payments were awarded with respect to 1,062,000 deceased workers. Table 31 shows the distribution of these deaths by year of death and by year in which the first monthly benefit or lump sum was awarded with respect to the deceased worker. Of those awards that are made—and it is believed that an appreciable number are never made, so that some deaths fail to be recorded—from 20 to 30 percent are made in a year subsequent to the year of death, usually because death has occurred late in the year and the development and processing of the claim have not been completed until the following year. Sometimes no claim is filed until some months after death—occasionally, more than 3 months—in which case the claimant for monthly benefits may suffer the loss of one or more months' benefits. When the awards of subsequent years are tabulated and analyzed, the total recorded deaths of 1945 may increase from 194,300 to about 275,000.

The proportion of insured deaths which give rise to lump-sum payments or monthly benefits varies significantly with the sex and marital status of the deceased worker (table 32). For 2 out of every 3 deaths which gave rise to awards during 1945, there were no survivors who could become immediately entitled to monthly benefits, and lump-sum payments were therefore awarded. Among

Table 31.—Workers represented in awards: Deceased workers, by year of death and year of award, 1940-45 awards

[In thousands. Based partly on 20-percent sample of deceased workers represented in 1942-45 awards. Data corrected to May 15, 1946]

Year of award	Year of death						
	Total, 1940-45	1940	1941	1942	1943	1944	1945
Total	1,061.6	122.8	140.1	163.6	193.5	247.3	194.3
1940	94.2	94.2	—	—	—	—	—
1941	139.5	26.9	112.7	—	—	—	—
1942	155.3	1.2	26.1	128.0	—	—	—
1943	182.3	.2	.9	33.2	145.0	—	—
1944	223.6	.2	.2	1.9	41.8	179.5	—
1945	266.6	.2	.2	.5	3.7	67.8	194.3

women only 1 death in 18, and among nonmarried men only 1 in 17, resulted in immediate awards of monthly benefits. Even among married men, less than half the deaths gave rise to immediate monthly benefits, primarily because insured deaths have been most numerous at ages 50-65, when, as a rule, the worker's children are over age 18 and the surviving widow has not yet reached age 65. Many such widows of deceased fully insured wage earners will be eligible for widow's benefits on attaining age 65, provided they have not remarried.

The type and number of death benefits awarded depend not only on sex and marital status but also on the worker's age and insurance status at death (table 33). For example, for fully insured married men, the pro-

Table 32.—Workers represented in awards: Deceased workers, by sex and marital status of worker and family classification of beneficiaries, 1945 awards

[Initial entitlements only. Based partly on 20-percent sample of deceased workers represented in 1945 awards; figures in italics based on data for less than 100 workers in sample and may be unreliable because of the large probable sampling error. Data corrected to May 15, 1946]

Sex and marital status of worker and entitlement of widow	Total	Workers with 1 or more children entitled	Workers with 1 or both parents entitled	Workers with no children or parents entitled	
				With widow only entitled	With lump-sum payment awarded
Total	266,615	65,870	1,332	20,600	178,813
Male, total	243,999	64,806	1,121	20,600	157,472
Married:					
Widow entitled to widow's benefits	20,169	20	—	20,149	—
Widow entitled to widow's current benefits	52,282	51,831	—	—	451
Widow not entitled to widow's or widow's current benefits	94,430	9,504	—	—	84,926
Nonmarried ²	77,118	3,451	1,121	—	72,546
Female, total	22,616	1,064	211	—	21,341

¹ Widows of deceased primary beneficiaries with 1 or more children entitled to child's benefits before death of primary beneficiary

² Single, widowed, divorced, and unknown marital status.

portion of deaths resulting in monthly benefit awards rises at the younger ages to a high of 69 percent at ages 35-44, the group most likely to have children eligible for monthly benefits. The proportion then falls with increasing age to a low of 23 percent at ages 55-64, primarily because the children of insured workers in this group have generally reached age 18. The proportion then rises again and reaches another high level—70 percent—at ages 70 and over, reflecting the increasing likelihood that the surviving widows are aged 65 or over and immediately eligible for widow's benefits.

A different pattern is found in the distribution of monthly survivor benefits. An important additional factor here is the extent to which more than one monthly benefit may be payable with respect to one death. Although the deaths of fully insured married men cannot result in the payment of parent's benefits, the effect of this factor is minor in comparison with the fact that awards of widow's and widow's current benefits are limited to married men; moreover, the average number of children eligible for monthly benefits is significantly greater for married men than for either nonmarried (that is, widowed, divorced, or single) men or for women.

The number of deceased workers on whose wages monthly benefits were awarded under initial entitlement during 1945 increased 22 percent over the corresponding 1944 figure and reached a record total of 87,800. The distribution of the number of deceased-worker families by family group, as defined by the type of monthly benefits awarded in 1945 under initial entitlement, parallels closely the corresponding distribution of the beneficiary families included among 1944 awards. In 1945, as in prior years, the largest groups were the survivors of male married workers—in order of numerical size, widows with one or more children, widows alone, and families in which one or more children were the only beneficiaries (table 34).

Workers Awarded Primary Benefits

About 1,425,000 fully insured workers had attained age 65 and were therefore eligible for primary benefits

at the beginning of 1946; but because workers can become entitled to benefits only after filing an application, only 611,000 workers were on the benefit rolls. Presumably most of the others had remained through 1945 in covered employment at jobs which provided a better living at that time and will result, in general, in larger future benefits. Many of these workers will probably leave covered em-

ployment and enter the benefit rolls in 1946.

The continuous work-history sample provides data from which it is possible to estimate the number of workers eligible for primary benefits (table 35). The increase in the proportion of eligible workers who are entitled to primary benefits—from 34 percent at the end of 1941 to 43 percent at the end of 1945—has re-

Table 33.—*Workers represented in awards: Number and percentage distribution of deceased workers by type of payment, and number of monthly benefits awarded per 100 deceased workers by type of benefit, by insurance status, sex, age, and marital status of worker, 1944 awards*

Initial entitlements only. Based partly on 20-percent sample of deceased workers represented in 1944 awards.
Data corrected to Mar. 18, 1946]

Sex, age, ¹ and marital status of worker	Deceased workers represented in awards		Number of monthly benefit awards per 100 deceased workers				
	Number (in thousands)	Percentage distribution by type of payment	Total	Widow's benefits	Widow's current benefits	Child's benefits	Parent's benefits
			Lump-sum	Monthly benefit			
Fully insured							
Male, total	181.9	65	35	72	10	19	42
Under 25	19.6	88	12	26	0	11	14
25-34	25.8	61	39	96	(2)	31	64
35-44	20.5	41	59	161	0	43	117
45-54	31.2	59	41	103	(2)	33	69
55-64	40.5	80	20	42	4	14	25
65-69	19.3	71	29	33	26	2	5
70 and over	25.0	53	47	48	47	1	(2)
Married	127.0	53	47	99	14	28	57
Under 25	4.8	54	46	100	0	43	57
25-34	15.8	40	60	151	(2)	51	100
35-44	16.3	31	69	194	0	54	141
45-54	25.6	54	46	119	(2)	40	79
55-64	32.7	77	23	50	5	17	28
65-69	14.9	63	37	42	33	3	6
70 and over	16.9	30	70	71	69	1	1
Nonmarried ²	54.8	94	6	9			7
Under 25	14.7	99	1	1			(2)
25-34	10.0	94	6	10			8
35-44	4.2	80	20	32			25
45-54	5.6	82	18	26			21
55-64	7.8	93	7	9			5
65-69	4.4	99	1	1			1
70 and over	8.2	100	(2)	(2)			(2)
Female, total	16.5	95	5	7			5
Under 25	1.6	96	4	5			4
25-34	2.6	91	9	12			11
35-44	3.0	90	10	14			11
45-54	3.6	94	6	7			4
55-64	2.8	98	2	3			1
65-69	1.3	100	0	0			0
70 and over	1.5	100	0	0			0
Currently insured only							
Male, total	22.6	66	34	92		23	69
Married	16.3	56	44	121		32	89
Nonmarried ³	6.2	90	10	17			17
Female, total	2.7	90	10	15			15

¹ Age at birthday in year of death.

² Less than 0.5 per 100 deaths.

³ Single, widowed, divorced, and unknown marital status.

Table 34.—Individual beneficiaries and benefits: Workers and beneficiaries represented in monthly benefits awarded in 1945 and monthly amount of benefits awarded, by sex and marital status of worker and family classification of beneficiaries

[Initial entitlements only. Based partly on 20-percent sample of workers represented in 1945 awards; figures in italics based on data for less than 100 workers in sample and may be unreliable because of large probable sampling error. Data corrected to May 15, 1946]

Sex and marital status of worker and family classification of beneficiaries	Number of workers	Number of beneficiaries	Total monthly amount of benefits	Average primary benefit amount	Average monthly amount per family
Total.....	272,976	429,961	\$8,302,943	\$25.49	\$30.42
Workers entitled to primary benefits, and their dependents:					
Married male worker:					
Worker only.....	68,136	68,136	1,821,673	26.74	26.74
Worker and wife.....	46,636	93,272	1,832,921	26.22	39.30
Worker and 1 or more children.....	4,646	11,050	196,344	25.32	1 42.26
Worker, wife, and 1 child.....	55	165	2,689	24.46	48.89
Nonmarried ² male worker:					
Worker only.....	45,639	45,639	1,083,347	23.74	23.74
Worker and 1 or more children.....	486	1,117	19,176	24.19	1 39.46
Female worker:					
Worker only.....	19,876	19,576	391,241	19.99	19.99
Worker and 1 or more children.....	0	0	0	0	0
Survivors of deceased workers:					
Married male worker:					
Widow only.....	20,600	20,600	409,574	26.44	19.88
Widow and 1 or more children.....	51,851	135,394	2,129,323	27.14	1 41.07
1 or more children.....	9,504	25,979	313,180	23.37	1 32.95
Nonmarried ² male worker:					
1 or more children.....	3,451	6,042	70,326	23.71	1 20.38
Either or both parents.....	1,121	1,261	16,586	25.89	14.80
Female worker:					
1 or more children.....	1,064	1,515	13,631	16.27	1 12.81
Either or both parents.....	211	215	2,932	26.91	18.90

¹ Average varied according to number of children entitled.

² Single, widowed, divorced, and unknown marital status.

³ Average was \$34.07 for widow and 1 child entitled to benefits, \$48.04 for widow and 2 children entitled, and \$51.75 for widow and 3 or more children entitled.

sulted largely from the increase in the average age of the eligible group. For example, the proportion of eligible workers aged 70 and over rose from 35 percent of all eligible workers aged 65 and over at the end of 1941 to 47 percent at the end of 1945. Advance in age increases the likelihood that ill health or employer personnel policy will force the older worker to leave his job and that he will be unable to obtain a new one. If a substantial withdrawal of older workers from covered employment continues throughout 1946, this too

will have a definite effect in increasing the proportion of eligible workers who are entitled to primary benefits.

Retirement rates vary among the different year-of-birth groups (table 35). For example, workers born in 1871 or earlier (those who had attained age 65 before 1937) show a lower rate of retirement than workers born in 1872-74 (those who attained age 65 during the 3 years 1937-39). The former group was not covered until 1939 and hence must have had comparatively steady employment to have become fully insured.

Table 35.—Insured workers: Estimated number eligible for primary benefits, percent entitled to benefits, and percent in current-payment status, at end of 1945, 1943, and 1941, by sex and year of birth

Sex and year of birth	Year of attaining age 65	Number eligible (in thousands)			Percent entitled to benefits			Percent in current-payment status		
		1945	1943	1941	1945	1943	1941	1945	1943	1941
Total.....		1,425	1,022	680	43	37	34	36	30	29
Male.....		1,262	910	612	42	36	33	35	29	29
Female.....		163	112	68	48	45	41	44	40	37
Workers born in 1871 or earlier.....	Before 1937.....	241	249	235	57	43	31	51	38	28
Workers born in 1872-74.....	1937-39.....	274	257	231	57	47	42	47	37	35
Workers born in 1875 and 1876.....	1940 or 1941.....	260	232	214	51	41	29	42	31	25
Workers born in 1877 and 1878.....	1942 or 1943.....	312	284	—	36	19	—	30	16	—
Workers born in 1879 and 1880.....	1944 or 1945.....	338	—	—	22	—	—	19	—	—

sured and thereby qualify for primary benefits during 1940 or 1941. It was, therefore, a particularly select group of workers who would not be likely to file claims for benefits at the earliest possible date. In contrast, the large majority of workers born in 1872-74 had a considerably longer period in which to obtain the 6 quarters of coverage which they needed for eligibility for primary benefits. Their number therefore included higher proportions of workers who had permanently withdrawn from covered employment because of disability or unemployment and workers whose employment was sufficiently irregular to make it worth while to file claims, since by so doing they could draw benefits in any month in which they were not earning as much as \$15 in covered employment. The initial rate of entitlement for this group was therefore higher than the rate for the older group. By the end of 1945, primarily as a consequence of advancing age, 57 percent of the surviving insured workers in each of these age groups had become entitled to primary benefits. For workers born in 1875 and 1876 the corresponding proportion was only 51 percent.

At the end of 1945, 36 percent of the fully insured workers born in 1877 and 1878 were primary beneficiaries, in contrast to 22 percent for those born in 1879 and 1880. This difference is not due entirely to the younger average age of the latter group. The older group had had a longer period of time in which to retire. Moreover, the older group included a larger proportion of workers who did not become insured until some time after

Table 36.—Workers represented in awards: Primary beneficiaries, by year of entitlement and year of award, 1940-45 awards

[In thousands]						
Year of award	Year of entitlement					
	Total, 1940-45	1940	1941	1942	1943	1944
Total....	731.0	143.1	110.9	98.8	87.7	113.8
1940.....	132.3	132.3	.1	—	—	—
1941.....	114.7	10.6	103.9	.2	—	—
1942.....	99.6	.1	6.8	92.7	(0)	—
1943.....	89.1	(0)	.1	5.8	83.1	.1
1944.....	110.1	(0)	.1	4.5	105.4	(0)
1945.....	185.2	(0)	.1	.1	8.3	176.7

¹ Less than 50.

attaining age 65, either because of late entry or intermittent work history in covered employment; such workers show a higher entitlement rate than those who were fully insured at the time they attained age 65. These factors are, of course, also operative among workers born before 1877.

The percentage of fully insured women who were primary beneficiaries at the end of 1945 was higher than the corresponding proportion of

Table 37.—Workers represented in awards: Number of primary beneficiaries and number of supplementary benefits awarded per 100 primary beneficiaries by type, by sex, age, and marital status of primary beneficiary, 1944 awards

[Initial entitlements only. Based partly on 20-percent sample of workers represented in 1944 primary-benefit awards. Data corrected to Mar. 18, 1946]

Age, ¹ sex, and marital status of primary beneficiaries	Primary beneficiaries		Number of supplementary benefits awarded per 100 primary beneficiaries		
	Number (in thousands)	Percent with supplementary benefits awarded	Total	Wife's benefits	Cbld's benefits
Male, total	96.6	32	33	29	4
65	16.9	20	22	14	8
66	13.6	22	24	17	7
67	10.4	25	26	21	5
68	9.0	30	31	26	4
69	7.7	33	35	30	4
70-74	26.5	42	42	40	2
75 and over	12.5	46	47	45	1
Married	69.2	44	46	40	5
65	13.0	25	27	18	9
66	10.3	28	30	22	8
67	7.7	33	34	29	5
68	6.5	40	42	36	5
69	5.7	45	46	41	5
70-74	18.3	60	61	58	3
75 and over	7.6	76	76	74	2
Nonmarried ²	27.4	1	2	-	2
65	3.9	3	3	-	3
66	3.4	3	4	-	4
67	2.7	3	3	-	3
68	2.5	1	1	-	1
69	2.0	1	2	-	2
70-74	8.2	1	1	-	1
75 and over	4.9	(3)	(3)	-	(3)
Female, total	13.5	0	0	-	0
65	3.6	0	0	-	0
66	2.4	0	0	-	0
67	1.5	0	0	-	0
68	1.2	0	0	-	0
69	1.0	0	0	-	0
70-74	2.8	0	0	-	0
75 and over	.9	0	0	-	0

¹ Age at birthday in 1944.

² Single, widowed, divorced, and unknown marital status.

³ Less than 0.5 per 100 primary beneficiaries.

Table 38.—Workers represented in awards: Total number and percentage distribution of primary beneficiaries by sex and marital status of worker and family classification of beneficiaries, for each year of award, 1940-45 awards

[Initial entitlements only. Based partly on 20-percent sample of workers represented in 1942-45 primary awards]

Sex and marital status of worker and family classification of beneficiaries	Year of award					
	1940	1941	1942	1943	1944	1945
Total number	132,335	114,660	99,622	89,070	110,097	185,174
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Male married worker:						
Worker only	38.5	34.3	35.1	35.0	35.0	36.8
Worker and wife	24.0	25.4	25.0	24.6	25.3	25.2
Worker and 1 or more children	4.0	3.3	3.0	2.6	2.5	2.5
Worker, wife, and 1 or more children	(1)	(1)	(1)	(1)	(1)	(1)
Male nonmarried ¹ worker:						
Worker only	21.8	24.5	23.5	23.7	24.6	24.6
Worker and 1 or more children	.4	.4	.4	.3	.3	.3
Female worker:						
Worker only	11.3	12.1	13.0	13.8	12.2	10.6
Worker and 1 or more children	(1)	(1)	(1)	0	0	0

¹ Less than 0.05 percent.

² Single, widowed, divorced, and unknown marital status.

men. Studies of past experience show that, age for age, the rate of entitlement among fully insured women is higher than among men. Women also retire at a younger age than men. This difference may be due not only to more limited employment opportunities or a higher rate of voluntary retirement but also to the fact that relatively fewer women are insured at the older ages.

The preceding discussion of variations in the percentages of insured persons who have filed for benefits applies equally to variations in the relative number of beneficiaries in current-payment status, discussed subsequently.

The 611,000 workers on the primary benefit rolls at the end of 1945 were the living members of a group of some 731,000 persons to whom primary benefits were awarded during the 6 years 1940-45. The distribution of these awards by year of entitlement is shown in table 36. In about 6 or 7 percent of the claims which resulted in entitlement to primary benefits, the award was made in the year following application, in contrast to more than 20 percent (table 31) for death claims. In claims for primary benefits, this lag arises wholly from administrative processes in establishing proofs and adjudicating the claim; for monthly supplementary and survivor benefit claims, this lag may also include, retroactively, that period, up to 3 months preceding the filing of the application, during which all requirements for entitlement are satisfied except the fil-

ing itself. In 1945, claims for primary benefits were heaviest in the latter part of the year, so that the proportion of 1945 entitlements to result in 1946 awards may be unusually high.

Many fully insured workers over age 65 delay filing claims for retirement benefits even when they are not continuously engaged in covered employment, and hence lose at least a month's benefits. They may also suffer a decrease in the monthly rate of benefit, since the monthly rate of primary benefit is fixed as of the date a fully insured worker aged 65 or over files an application for such benefits. A ruling in October 1944 permits a primary beneficiary to request recomputation of benefits as of a date later than that of original application if he has had employment in covered industry in the interim. As a result of this ruling, no disadvantage can possibly accrue to a worker who now files application for primary benefits even though he may continue working. A procedure has in fact been devised to permit a fully insured worker aged 65 or over who is still working to file an "inactive" preliminary application form at any time merely for the purpose of affording him the most advantageous benefit rate. This ruling and procedure should ultimately substantially reduce delays in filing and consequent loss of benefits.

The awards of supplementary benefits for wives and children of retired workers show a varying incidence according to the age of the worker at retirement. Awards of 1944 illustrate

the variations, by age group, in the percentage of primary benefit awards accompanied by initial entitlement to supplementary benefits and of individual monthly benefits awarded under initial entitlement, by type of benefit (table 37). Only one-fourth of the primary benefits awarded in 1944 to married men at age 65 gave rise to the initial entitlement of a wife or child, and one-third of these supplementary awards were made to children. Three-fourths of the awards to married men aged 75 or over were accompanied by the initial entitlement to a supplementary benefit—virtually all of them to wives.

Primary benefits were awarded to 185,000 insured workers during 1945, an increase of almost 70 percent over the corresponding total in 1944. The distribution of retired workers by sex and family group, as defined by the type of monthly benefits awarded in 1945 under initial entitlement, is very similar to corresponding distributions of benefits awarded in 1940–44 (table 38; see also tables 34 and 39). Perhaps the only significant change in the distribution in 1945 was the relatively higher proportion of married men than in earlier years, when favorable employment opportunities had tended to keep these men at work.

Average Primary Benefit Amount

All Insured Workers

The average potential primary benefit amount of fully insured male workers at the beginning of 1945 ranged from \$31.75 at ages 45–54 to \$26.00 at ages 25–34 and \$25.75 at 65 and over. For fully insured women, the averages ranged from a high of \$23.75 to \$21.00 and \$20.75, respectively, for these same age groups (table 40). Because the continuous work-history sample does not provide suitable data, table 40 does not show average primary benefit amounts for ages below 25. Claims data, however, tend to indicate that the averages for living insured workers at these ages would not differ markedly from the averages shown at ages 25–34.

For fully insured workers aged 65 and over, and especially for men, there is a fairly high degree of dispersion of the benefits over the complete range

of possible values; at ages under 65 there is much greater concentration of these potential benefits at amounts of more than \$20. Average wages tend to be lower with advance in age, partly because of greater prevalence of ill health, shifts to noncovered employment before entitlement to primary benefits, and the likelihood that recent entrants are represented to a greater extent among fully insured workers at the older ages than at ages under 65, because of the lower requirements for fully insured status at ages over 65.

The average primary benefit amounts for workers currently but not fully insured are markedly lower for the same sex and age groups than among fully insured workers. Most workers in the former group have been in covered employment for only a relatively short period, while their average monthly wage is generally based on the entire period of 1937–44. Thus, about one-fifth of the men and one-

Table 39.—*Workers represented in awards: Primary beneficiaries, by sex and marital status of worker and family classification of beneficiaries, 1945 awards*

[Initial entitlements only. Based partly on 20-percent sample of workers represented in 1945 primary benefit awards; figures in italics based on data for less than 100 workers in sample and may be unreliable because of the large probable sampling error. Data corrected to May 15, 1946]

Sex and marital status of worker and entitlement of wife	Total	Workers with 1 or more children entitled	Workers with no children entitled
Total	185,174	5,187	179,987
Male, total	185,598	5,187	160,411
Married:			
Wife entitled to wife's benefits	46,691	55	46,636
Wife not entitled to wife's benefits	72,782	4,646	68,136
Nomarried ¹	46,125	486	45,639
Female, total	19,576	0	19,576

¹ Single, widowed, divorced, and unknown marital status.

half of the women who are currently but not fully insured had the mini-

Table 40.—*Insured workers: Estimated average primary benefit amounts accrued to all living insured workers, and percentage distribution of workers by primary benefit amount, by insurance status, sex, age, and entitlement to primary benefits at beginning of 1945¹*

Attained age at beginning of 1945	Number of workers (in millions)	Average primary benefit amount ²	Percentage distribution of workers by primary benefit amount									
			Total	\$10.00 14.99	\$10.01 19.99	\$15.00 24.99	\$20.00 29.99	\$25.00 34.99	\$30.00 39.99	\$35.00 43.20	\$40.00	
Fully insured												
Male:												
25–34	6.23	\$26.00	100	1	5	8	28	30	20	6	2	
35–44	5.28	30.50	100	(3) ³	1	3	17	26	27	19	7	
45–54	3.70	31.75	100	(3) ³	1	2	14	23	26	21	13	
55–64	2.21	30.75	100	1	2	3	16	25	25	17	11	
65 and over, total	1.08	25.75	100	6	7	9	24	22	14	9	8	
Not entitled	.68	26.75	100	6	7	9	21	22	16	10	9	
Entitled ⁴	.40	24.24	100	7	9	9	29	23	12	6	5	
Female:												
25–34	2.83	21.00	100	5	13	20	39	20	3	(3) ³	(3) ³	
35–44	1.54	23.50	100	2	9	12	39	27	9	1	1	
45–54	.87	22.75	100	2	9	12	38	26	9	2	2	
55–64	.36	23.50	100	3	9	12	40	25	7	2	2	
65 and over, total	.14	20.75	100	15	11	12	37	16	4	2	2	
Not entitled	.08	21.75	100	15	8	10	36	21	5	3	2	
Entitled ⁴	.06	19.24	100	15	16	16	38	10	3	1	1	
Currently insured only												
Male:												
25–34	1.13	\$17.50	100	18	21	18	39	4	(3) ³	(3) ³	(3) ³	
35–44	1.14	17.75	100	16	20	17	42	5	(3) ³	(3) ³	(3) ³	
45–54	.90	17.50	100	17	22	17	39	4	1	(3) ³	(3) ³	
55–64	.62	16.50	100	20	25	19	33	3	(3) ³	(3) ³	(3) ³	
Female:												
25–34	.94	13.50	100	41	32	16	11	(3) ³	(3) ³	(3) ³	(3) ³	
35–44	.96	13.25	100	43	30	16	11	(3) ³	(3) ³	(3) ³	(3) ³	
45–54	.57	12.75	100	48	31	13	8	(3) ³	(3) ³	(3) ³	(3) ³	
55–64	.22	12.00	100	56	30	10	4	(3) ³	(3) ³	(3) ³	(3) ³	

¹ Primary benefit amount accrued to insured worker at beginning of 1945 represents amount on which monthly survivor benefits or lump-sum death payments would be based if he died at beginning of 1945; also, primary benefit to which worker would become entitled if he were fully insured, age 65 or over, and had filed an application for such benefit at

beginning of 1945, and the basis on which supplemental benefits would be computed.

² Averages estimated to nearest multiple of 25 cents, except for workers entitled to primary benefits, for whom exact averages are shown.

³ Less than 0.5 percent.

⁴ In-force basis.

mum primary benefit amount of \$10 (table 40).

Deceased Insured Workers

A comparison of the average primary benefit amounts for insured workers who died in 1944 and were represented in 1944 awards with those of insured workers alive at the beginning of 1945 shows very close similarity in the progression of the averages by age within each sex and insurance-status group and serves to explain the reason for the progression of the averages in the claims data (table 41). The average primary benefit amounts on which survivor claims were awarded in 1944 are generally lower than those for living insured workers at the beginning of 1945. Within each category of insured status and age group, the average primary benefit

Table 42.—Insured workers: Average primary benefit amounts accrued to living fully insured workers aged 65 and over, by sex, age, and entitlement to primary benefits at beginning of 1945¹

Year of birth	Attained age at beginning of 1945	Male			Female		
		Total	Not entitled	Entitled ²	Total	Not entitled	Entitled ²
Total	65 and over	\$25.75	\$26.75	\$24.24	\$20.75	\$21.75	\$19.24
1879	65	29.50	29.75	28.45	23.00	23.50	20.81
1878	66	28.75	29.25	26.99	22.25	23.00	20.12
1877	67	27.25	27.75	25.59	21.25	22.25	19.49
1876	68	26.00	26.75	24.57	20.50	21.75	18.91
1875	69	24.50	25.50	23.54	19.50	20.75	18.59
1874-72	70-72	23.50	24.00	23.08	19.00	19.50	18.54
1871 and earlier	73 and over	24.75	25.75	23.88	20.50	21.50	19.93

¹ All averages, except those for entitled workers, are estimates expressed to nearest multiple of 25 cents.

² In-force basis.

amount for deceased married men is greater than for deceased nonmarried men. The average primary benefit amount for insured workers has been increasing each year and at the beginning of 1945 was at a record high at nearly all ages. This increase is not reflected among the workers whose deaths gave rise to survivor awards in 1944, because these awards exclude many deaths that occurred late in 1944 but did not result in awards until 1945. Moreover, and perhaps of greater importance in its effect on potential benefits, a worker's death is often preceded by a period of absence from covered employment because of illness; or, in the case of war deaths, which probably constituted the majority of male deaths under age 35, military service for several months preceding death had the effect of reducing the average wage and primary benefit amount.

Other factors, difficult to assess quantitatively, may underlie these differences in average primary benefit amounts of living and deceased insured workers. For example, a larger proportion of nonmarried persons—who generally have lower average benefits—may be represented among insured-worker deaths than among the surviving insured population. Nonmarried persons are also subject to higher rates of mortality generally than the married and, at the young ages, nonmarried men during the war were more likely to have had combat service. Similarly, persons of races other than white may be represented in larger proportions among deaths of insured workers than among the surviving insured population. Moreover, at the younger ages insured workers

who died while in the armed forces had probably been out of covered employment for longer periods of time, on the average, than surviving insured workers.

Retired Workers

The average primary benefit for all male workers on the benefit rolls at the beginning of 1945 was \$24.24, in contrast to the average of \$26.75 for fully insured men aged 65 and over who had not yet become entitled. The average primary benefit for women on the rolls was \$19.24, and for those who were eligible but had not yet become entitled, \$21.75 (table 40).

Higher-paid workers tend to postpone filing claims. Thus 35 percent of the nonentitled fully insured men over age 65 had a primary benefit amount of \$30 or more, in contrast to 23 percent of the beneficiary group. Although the average primary benefit for new awards has increased each year—because of higher average wages and the increasing number of annual 1-percent increments under the benefit formula—the average for all benefits in force obviously rises more slowly.

At all older ages, the average primary benefit amount is consistently higher for nonentitled workers than for primary beneficiaries and declines generally with advance in age (table 42). As has been noted, however, insured workers born in 1871 or earlier represent a particularly select group of workers with better-than-average employment history; they therefore have average benefits which are higher than for workers born in the years immediately following.

For retired workers, as for deceased

Table 41.—Insured workers: Estimated average primary benefit amounts accrued to all living insured workers at beginning of 1945 and average for workers who died in 1944 and were represented in 1944 awards, by insurance status, sex, marital status, and age

Sex and age ¹	All living insured workers at beginning of 1945 ²	Workers who died in 1944 and were represented in 1944 awards ³		
		Total	Married	Non-married ⁴
Fully insured				
Male:				
Under 25	(8)	\$23.06	\$23.27	\$22.99
25-34	\$26.00	23.38	24.84	20.96
35-44	30.50	28.49	29.27	25.01
45-54	31.75	30.24	30.86	27.05
55-64	30.75	29.72	30.34	26.73
65 and over	25.75	25.92	26.46	24.43
Female:				
Under 25	(8)	22.50	(8)	(8)
25-34	21.00	20.27	(8)	(8)
35-44	23.50	22.60	(8)	(8)
45-54	23.75	23.06	(8)	(8)
55-64	23.50	22.70	(8)	(8)
65 and over	20.75	20.57	(8)	(8)
Currently insured only				
Male:				
25-34	\$17.50	\$16.16	\$16.38	\$15.66
35-44	17.75	15.78	16.31	14.30
45-54	17.50	16.20	16.81	14.23
55-64	16.50	15.44	15.88	14.22
Female:				
25-34	13.50	12.31	(8)	(8)
35-44	13.25	12.40	(8)	(8)
45-54	12.75	12.02	(8)	(8)
55-64	12.00	11.67	(8)	(8)

¹ Age at birth in 1944.

² Averages estimated to nearest multiple of 25 cents.

³ Initial entitlements only. Based partly on 20-percent sample of deceased workers represented in 1944 awards.

⁴ Single, widowed, divorced, and unknown marital status.

⁵ Not available.

workers, the average primary benefit amount varies not only with sex but with marital status and family group, as defined by the type of monthly benefits awarded under initial entitlement (table 34).

Individual Beneficiaries and Their Benefits

The preceding discussion has been focused primarily on the insured workers represented in claims at retirement or death and has referred only indirectly to other benefits awarded on these workers' wage records. During 1940-45, supplementary monthly benefits to dependents were awarded to 274,000 wives and children, based on the wages of somewhat more than one-third of the 731,000 workers to whom primary benefits were awarded during this period. Similarly, monthly survivor benefits were awarded to 822,000 widows, orphans, and aged parents of deceased insured workers.

Types of Monthly Benefits Awarded

In 1945, monthly benefit awards numbered 462,000 (table 43)—by far the largest number in any single year to date and an increase of 45 percent over the 1944 total. All types of benefits shared this increase, though the rise was greatest in awards to primary beneficiaries and their dependents.

Only 10.6 percent of the primary benefit awards in 1945 were made to

women workers—the lowest proportion on record (table 58). In 1940, women accounted for 11.3 percent of these awards and until 1943 showed a gain of nearly 1 percentage point each year; the decline started in 1944, when awards to women dropped to 12.2 percent.

Of the 63,000 women to whom wife's benefits were awarded in 1945, about one-fourth attained age 65 during the year (table 58). This concentration is attributable partly to subsequent entitlements (discussed below) among wives whose husbands had become entitled to primary benefits in an earlier month. The age distribution among the women awarded wife's benefits in 1945 generally resembles that for 1944.

About 207,000 monthly survivor benefits were awarded in 1945, an increase of 26 percent over the number in 1944. The increase varied by type as follows: orphan's benefits, 26 percent; aged widow's, 21 percent; widow's current, 29 percent; and parent's, 24 percent.

Children to whom benefits were awarded in 1945 (table 58) were, as in 1944, somewhat younger as a group than those to whom benefits were awarded in 1943 or previous years, since the large number of war deaths among insured workers at the younger ages has given rise to an increased proportion of very young orphans. In 1946 the age distribution may be quite similar to that of 1943 and previous years. Benefit awards to boys were 50.4 percent of the total. At ages under 16, awards to boys generally outnumbered those to girls, reflecting the sex ratio in the population; at ages 16 and over, awards to girls predominated. The likelihood that claims often were not filed for boys aged 16 and over is indicated by data which show that the proportion of child's benefits withheld is significantly higher for boys than for girls at ages 16 and over, because boys have left school, are working in covered employment, or both. For primarily the same reasons that account for the increased proportion of very young children, the women to whom widow's current benefits were awarded in 1944 and 1945 (table 58) were somewhat younger than those with awards in 1943 and earlier years. As in previous years, white widows were, on the av-

Table 44.—Individual beneficiaries and benefits: Average amount of monthly benefits awarded in 1945, 1943, and 1941, by type of benefit and year of award

Type of benefit	1945	1943	1941
Primary, total	\$25.11	\$24.50	\$22.72
Married male ¹	26.48	25.82	23.82
Nonmarried male ¹	23.74	23.72	21.98
Female	19.99	19.96	18.51
Wife's	13.04	12.83	12.03
Child's	12.66	12.49	12.16
Widow's	20.17	20.11	20.18
Widow's current	19.85	19.92	19.39
Parent's	13.10	13.34	12.90

¹ Averages by marital status based partly on 20-percent sample of workers represented in awards of 1945 and 1943. Nonmarried represents single, widowed, divorced, and unknown marital status.

erage, older than widows of other races.

About 30 percent of the 30,000 aged widows to whom benefits were awarded in 1945 attained age 65 during the year (table 58). This high percentage resulted from the large number of widows who attained age 65 some time after the death of their husbands.

As in every previous year, awards to parents in 1945 represented only a fraction of 1 percent of all awards of monthly survivor benefits; more than three-fourths of these awards were made to women (table 58). As a group, parents constitute the oldest of the aged beneficiary categories, in part because of the greater likelihood of parents' dependency at the older ages.

An award of a wife's or child's benefit based on the wages of a primary beneficiary but having a later month of entitlement than the primary benefit is a "subsequent entitlement"; so also is the award of monthly survivor benefits in cases in which there has been an award of a lump-sum death payment or a monthly survivor benefit with an earlier month of entitlement. The distribution of the 462,000 monthly benefits awarded in 1945, by type of benefit and class of entitlement, is shown in table 43.

A subsequent entitlement to wife's benefits takes place, in general, because the wife did not attain age 65 until some month after that in which her husband became entitled to primary benefits; a subsequent entitlement to widow's benefits takes place, generally, because she attains age 65 after her husband's death.

Rapid increase in the proportion of subsequent entitlements is to be ex-

Table 43.—Individual beneficiaries and benefits: Number of monthly benefits awarded in 1945, by type of beneficiary and type of entitlement

[Distribution by type of entitlement and by type of child beneficiary based partly on 20-percent sample of workers represented in 1945 awards; figures in italics based on data for less than 100 workers in sample and may be unreliable because of the large probable sampling error. Data corrected to May 15, 1946.]

Type of beneficiary	Total	Initial entitlement	Subsequent entitlement
Total	462,463	429,961	32,502
Primary beneficiary	185,174	185,174	—
Wife	63,068	46,691	16,377
Child of primary beneficiary	7,215	7,090	125
Child of deceased worker	120,299	117,079	3,220
Widow aged 65 or over	29,844	20,169	9,675
Widow with 1 or more child beneficiaries in her care	55,108	52,282	2,826
Parent	1,756	1,476	279

pected in the early years of the program. Subsequent entitlements to wife's benefits in 1940 took place, in general, only among wives who were 64 years of age at the time of their husbands' entitlement to primary benefits but attained age 65 later in that same year. Subsequent entitlement to wife's benefits in any later year, say 1945, arose from entitlements of primary beneficiaries in all years from 1940 through 1945. The number of subsequent entitlements to widow's benefits likewise increases rapidly as each successive year's entitlements result from deaths of insured workers in each year since 1940.

Average Monthly Benefits Awarded

The average amount of each type of monthly benefit awarded to individual beneficiaries during 1945 did not change significantly from similar averages based on awards in 1943 and 1944, though for all but widow's current benefits there was some increase. Over the 6 years 1940-45, however, there has been a general upward trend, the increase being more marked for retirement than for survivor benefits (table 44). The average primary benefit awarded in 1940-45 to workers who attained age 65 in the year of award shows an even more striking upward trend.

Year of birth	Year of award	Average primary benefit awarded	
		Male	Female
1875	1940	\$23.25	\$18.03
1876	1941	24.18	18.21
1877	1942	25.30	18.58
1878	1943	27.05	19.94
1879	1944	28.42	20.81
1880	1945	29.41	21.62

The fact that the average wife's benefit awarded in 1945 was less than half the average primary benefit of married men receiving awards in the same year is the result of several circumstances. To an increasing extent wife's benefits awarded represent subsequent entitlements, because most wives are several years younger than their husbands. These subsequent entitlements, moreover, reflect the lower average primary benefits awarded in earlier years. In addition, primary benefits awarded to men whose wives are not initially entitled to wife's benefits are lower, on the average, than awards to men whose

Table 45.—Individual beneficiaries and benefits: Number and monthly amount of benefits in force and in current-payment status at end of year and of monthly benefits awarded and terminated during year, by type of benefit, 1940-45

[Corrected to May 11, 1946]

Year	Total	Primary	Wife's	Child's	Widow's	Widow's current	Parent's
In force, ¹ end of year							
Number:							
1940	245,242	128,119	32,918	56,701	4,549	22,122	833
1941	483,579	231,310	63,873	123,164	15,162	48,076	1,994
1942	691,617	313,484	88,828	185,720	28,966	71,574	3,045
1943	885,393	379,268	109,350	250,691	46,876	95,195	4,013
1944	1,116,572	460,408	135,436	323,934	69,043	122,725	5,026
1945	1,469,632	610,842	181,245	417,870	95,423	157,999	6,303
Monthly amount (in thousands):							
1940	\$4,535	\$2,907	\$400	\$691	\$93	\$433	\$11
1941	8,786	5,248	772	1,497	307	936	26
1942	12,574	7,199	1,086	2,266	584	1,399	40
1943	16,143	8,833	1,355	3,081	945	1,877	53
1944	20,445	10,855	1,696	4,005	1,392	2,431	66
1945	27,394	14,744	2,314	5,194	1,926	3,133	82
Current-payment status, ² end of year							
Number:							
1940	222,488	112,331	29,749	54,648	4,437	20,499	824
1941	433,722	199,966	57,060	117,410	14,963	42,339	1,981
1942	598,342	260,129	76,634	172,505	28,631	57,435	3,008
1943	747,816	308,161	92,174	229,230	46,133	70,171	3,947
1944	954,881	378,471	115,636	298,108	67,806	89,927	4,933
1945	1,288,107	518,234	159,168	390,134	93,781	120,581	6,209
Monthly amount (in thousands):							
1940	\$4,070	\$2,539	\$361	\$668	\$90	\$402	\$11
1941	7,815	4,539	691	1,432	302	826	26
1942	10,782	6,989	941	2,112	577	1,124	39
1943	13,510	7,171	1,151	2,822	930	1,384	52
1944	17,344	8,980	1,460	3,691	1,367	1,781	65
1945	23,801	12,538	2,040	4,858	1,893	2,391	81
Awarded during year							
Number:							
1940	254,984	132,335	34,555	59,382	4,600	23,260	852
1941	269,286	114,660	36,213	75,619	11,020	30,502	1,272
1942	258,116	99,622	33,250	77,384	14,774	31,820	1,266
1943	262,865	89,070	31,916	85,619	19,576	35,420	1,264
1944	318,949	110,097	40,349	99,676	24,759	42,649	1,419
1945	462,463	185,174	63,068	127,514	29,844	55,108	1,755
Monthly amount (in thousands):							
1940	\$4,710	\$3,005	\$420	\$725	\$94	\$456	\$11
1941	4,790	2,605	436	919	222	591	16
1942	4,655	2,355	414	950	296	622	17
1943	4,778	2,183	409	1,070	394	705	17
1944	5,852	2,709	518	1,258	498	852	19
1945	8,805	4,650	822	1,614	602	1,094	23
Terminated during year ³							
Number:							
1940	9,742	4,216	1,637	2,681	51	1,138	19
1941	30,949	11,469	5,258	9,156	407	4,548	111
1942	50,078	17,448	8,295	14,828	970	8,322	215
1943	69,089	23,286	11,394	20,648	1,666	11,799	296
1944	87,770	28,957	14,263	26,433	2,592	15,119	406
1945	109,353	34,740	17,259	33,578	3,464	19,834	478
Monthly amount (in thousands):							
1940	\$175	\$98	\$20	\$34	\$1	\$22	(*)
1941	539	264	64	113	8	88	\$1
1942	867	404	101	181	19	159	3
1943	1,209	549	140	255	33	228	4
1944	1,550	687	176	333	51	297	5
1945	1,856	760	204	425	68	392	6

¹ Total benefits awarded after adjustment for terminations and subsequent changes in number and amount of benefits, cumulative beginning January 1940. Not adjusted for deductions.

² Benefit is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.

wives are initially entitled to wife's benefits.

In relating the average for awards of monthly survivor benefits to the average primary benefit amount of deceased insured wage earners (table

³ Including net adjustments. Benefits are terminated when a beneficiary dies or loses entitlement to benefits for the reasons specified in 1939 amendments, sec. 202. Adjustments result from operation of maximum and minimum provisions of 1939 amendments, sec. 203 (a) and (b), and from other administrative actions.

⁴ Less than \$500.

34), allowance must be made for the effect of the statutory minimum and maximum amounts. Since a parent's or widow's benefit usually represents the only benefit in force with respect to a wage record, the amount is often

Table 46.—Individual beneficiaries and benefits: Percentage distribution of number and monthly amount of benefits in force at end of 1945, 1943, and 1941, by type of benefit

Type of benefit	1945		1943		1941	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
	1,470	\$27,394	885	\$16,143	484	\$8,786
Total (in thousands).....	1,470	\$27,394	885	\$16,143	484	\$8,786
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0
Primary.....	41.6	53.8	42.8	54.7	47.8	59.7
Wife's.....	12.3	8.4	12.4	8.4	13.2	8.8
Child's.....	28.4	19.0	28.3	19.1	25.5	17.0
Widow's.....	6.5	7.0	5.3	5.9	3.1	3.5
Widow's current.....	10.8	11.4	10.8	11.6	9.9	10.7
Parent's.....	.4	.3	.5	.3	.4	.3

increased to the minimum family benefit of \$10. When a deceased worker is survived by children, or children and a widow, awards to individual beneficiaries may have to be reduced to bring the aggregate family amount within the legal maximum—\$85, twice the primary benefit, or 80 percent of the average monthly wage, whichever is least.

Two other important factors have influenced the rate of change in the average amount of monthly survivor benefits: the increasing number of war deaths at the younger ages, when the primary benefit amount is generally lower (table 40); and, for child's and widow's current benefits, the relatively more rapid increase in the number of deaths among currently but not fully insured workers whose primary benefit amounts are substantially lower than those for fully insured workers.

Monthly Benefits in Force

At the end of 1945 there were 1,470,000 monthly benefits in force, an increase of 353,000 over the number at the end of 1944 (table 45). The number of benefits in force at the end of a year is the remainder obtained by subtracting from the total of all awards the aggregate number of ter-

minations and adjustments processed and recorded by the given date. Once a monthly benefit has been awarded, the beneficiary remains entitled to it—that is, the benefit remains in force—until the occurrence of the first of several events which may terminate entitlement. Some lag exists between the date of entitlement and the date of recording the award. Thus benefits shown as in force December 31, 1945, exclude those which will be awarded in 1946, or perhaps in some later year, but with entitlement retroactive to 1945 or even some earlier year if the claimant had fulfilled all requirements, including filing an application, at the earlier date. There is also some lag between the true date of termination and the date at which the action is processed and recorded. Benefits shown as in force on December 31, 1945, therefore include, for example, some cases in which notice of a beneficiary's death was either not received or received too late for processing before the end of the year. In general, terminations can be processed more promptly than awards. As a result, in-force data tend to underestimate somewhat the number of beneficiaries actually entitled to benefits.

The decline in the proportion of retirement awards and the corresponding increase in the proportion of survivor awards during the greater part of 1940–45 are reflected in the changing distribution of monthly benefits in force, by type, at the end of various years (table 46).

The proportion of primary benefits in force declined from 52.2 percent of the total number and 64.1 percent of the amount at the end of 1940 to 41.6 percent and 53.8 percent, respectively, at the end of 1945. The combined

total of child's, widow's, widow's current, and parent's benefits in force increased from 34.3 percent of the total number and 27.1 percent of the amount at the end of 1940 to 46.1 percent and 37.7 percent, respectively, at the end of 1945. Since, as a rule, wife's, child's, and parent's benefits are each one-half, and widow's and widow's current benefits each three-fourths, of the primary benefit on the basis of which they are payable, the distribution by amount differs from that by number because of the varying weights of each type of benefit.

A comparison of the average for benefits in force with that for benefits awarded must take into account the cumulative character of the in-force average. Benefits in force at the end of 1945 include not only nearly all the 1945 awards but substantial proportions of the awards of 1940–44 as well. The general upward trend since 1940 in average amounts of benefits awarded (table 44) is therefore reflected to a much lesser degree in the averages for each type of benefit in force at the end of 1945 (table 47).

The age distribution of beneficiaries on the roll at any one date also reflects the cumulative nature of these benefits. It should be realized, first, that benefits awarded in prior years comprise an increasing proportion, from year to year, of the total number of benefits in force, and, second, that beneficiaries whose benefits were awarded in prior years are now 1–5 years older—though in the year of award they had approximately the same age distribution as beneficiaries awarded benefits in the current year. In view of these facts, beneficiaries on the rolls at the end of 1945 are more heavily concentrated at the older ages than beneficiaries whose benefits were

Table 48.—Individual beneficiaries and benefits: Percentage distribution of primary beneficiaries and aged widows with benefits in force at end of 1945, 1943, and 1941, by age

Age attained in year	Primary benefi- ciaries			Aged widows		
	1945	1943	1941	1945	1943	1941
Total....	100.0	100.0	100.0	100.0	100.0	100.0
65-69.....	41.1	52.4	68.3	51.8	58.1	63.9
70-74.....	41.0	33.4	21.7	32.9	29.5	26.0
75-79.....	13.8	11.0	7.9	11.9	10.0	8.1
80 and over.....	4.1	3.2	2.2	3.3	2.5	2.0

Table 47.—Individual beneficiaries and benefits: Average monthly amount of benefits in force at end of 1945, 1943, and 1941, by type of benefit

Type of benefit	1945	1943	1941
Primary.....	\$24.14	\$23.29	\$22.69
Wife's.....	12.77	12.39	12.09
Child's.....	12.43	12.29	12.15
Widow's.....	20.18	20.17	20.25
Widow's current.....	19.83	19.72	19.47
Parent's.....	13.05	13.11	12.96

awarded in the current year (table 58). Similarly, they are more heavily concentrated in the older age groups than were beneficiaries on the rolls at the end of previous years as illustrated in table 48.

The combined benefits in force for residents of eight States—California, Illinois, Massachusetts, Michigan, New

Jersey, New York, Ohio, and Pennsylvania—constituted 56 percent of the total number and 59 percent of the total amount of benefits in force at the end of 1945 (table 49). The average benefit in force in industrial States is higher than that in other States, not only because wage rates are higher in industrial States but also because a

Table 49.—Individual beneficiaries and benefits: Number and monthly amount of benefits in force at end of 1945, and amount of monthly benefits (primary, supplementary, and survivor) and lump-sum payments certified in 1945, by State

[In thousands. Distribution by State estimated; data for persons now in foreign countries attributed generally to States in which claims were filed. Data corrected to Apr. 22, 1946]

State	Benefits in force, Dec. 31, 1945		Amount of payments certified in 1945				
	Number	Monthly amount	Total ¹	Monthly benefits ²			Lump-sum payments under 1939 amend- ments ³
				Primary	Supple- mentary	Survivor	
Total.....	1,469.7	\$27,394.0	\$287,757	\$133,768	\$23,623	\$104,231	\$26,115
Alabama.....	21.7	319.9	3,443	1,301	200	1,660	282
Alaska.....	.4	7.6	82	43	3	23	13
Arizona.....	4.7	84.4	863	339	48	390	86
Arkansas.....	9.7	139.0	1,458	623	98	611	126
California.....	101.3	2,014.0	19,261	9,921	1,637	5,796	1,907
Colorado.....	10.4	191.7	1,980	1,013	170	645	152
Connecticut.....	29.3	600.0	6,007	2,847	527	2,027	606
Delaware.....	3.9	73.3	733	352	65	246	70
District of Columbia.....	6.8	123.4	1,453	632	102	556	163
Florida.....	24.5	440.9	4,217	2,276	377	1,273	291
Georgia.....	21.1	300.5	3,254	1,169	177	1,583	325
Hawaii.....	3.7	60.6	614	291	24	264	35
Idaho.....	3.6	62.4	605	294	44	238	29
Illinois.....	97.2	1,924.7	20,700	9,645	1,748	7,192	2,115
Indiana.....	40.1	739.6	7,790	3,628	665	2,798	699
Iowa.....	18.7	322.6	3,334	1,654	332	1,104	244
Kansas.....	14.2	241.0	2,452	1,176	230	852	194
Kentucky.....	23.8	374.7	4,017	1,600	267	1,857	293
Louisiana.....	16.4	258.7	2,709	1,047	147	1,255	260
Maine.....	13.5	238.1	2,366	1,232	226	737	171
Maryland.....	20.9	377.1	4,135	1,783	292	1,626	434
Massachusetts.....	69.7	1,383.5	16,999	8,501	1,582	5,596	1,320
Michigan.....	65.0	1,282.5	12,923	5,256	996	5,293	1,378
Minnesota.....	22.3	422.1	4,387	2,149	394	1,464	380
Mississippi.....	8.4	115.2	1,170	422	60	577	111
Missouri.....	35.2	646.5	6,733	3,315	593	2,185	640
Montana.....	4.6	88.5	903	452	66	313	72
Nebraska.....	7.4	124.5	1,273	600	116	435	122
Nevada.....	1.2	23.1	236	112	13	72	39
New Hampshire.....	8.1	149.8	1,484	835	143	399	107
New Jersey.....	61.6	1,276.3	13,504	6,399	1,176	4,596	1,333
New Mexico.....	2.7	41.0	412	151	22	218	21
New York.....	187.2	3,689.5	41,079	20,499	3,577	13,430	3,573
North Carolina.....	26.0	366.7	3,993	1,400	216	2,023	354
North Dakota.....	1.8	29.8	327	146	24	123	34
Ohio.....	96.3	1,884.6	19,069	8,834	1,672	6,758	1,805
Oklahoma.....	12.2	203.3	2,081	874	140	883	184
Oregon.....	17.5	344.2	2,804	1,487	236	814	267
Pennsylvania.....	146.4	2,816.8	29,709	13,504	2,482	11,048	2,675
Rhode Island.....	13.5	267.4	2,577	1,351	250	730	246
South Carolina.....	13.2	179.9	1,964	643	97	1,047	177
South Dakota.....	2.5	43.0	438	194	41	170	33
Tennessee.....	21.1	318.2	3,345	1,237	192	1,633	283
Texas.....	41.7	660.0	6,989	2,651	426	3,202	710
Utah.....	5.6	95.4	987	384	78	463	62
Vermont.....	4.6	81.2	829	422	79	270	58
Virginia.....	24.3	383.7	4,087	1,580	250	1,923	334
Washington.....	26.4	527.0	4,758	2,602	429	1,310	417
West Virginia.....	23.1	391.9	4,305	1,590	250	2,171	294
Wisconsin.....	32.7	632.8	6,573	3,151	623	2,232	567
Wyoming.....	1.7	31.1	326	161	21	120	24

¹ Total includes \$19,000 certified in lump-sum payments under 1935 act; distribution by State not available.

² Includes retroactive payments. Distribution by type estimated. Supplementary benefits are paid to entitled wives and children of retired (primary) beneficiaries. Survivor benefits are paid to the

following survivors of deceased insured workers—aged widows, children, and younger widows with child beneficiaries in their care—or to dependent aged parents.

³ Payable with respect to workers who died after December 1939, if no survivor could be entitled to monthly benefits for month in which worker died.

Table 50.—Individual beneficiaries and benefits: Number of benefits in current-payment status as percent of total number in force at end of each year, 1940-45, by type of benefit

Type of benefit	1940	1941	1942	1943	1944	1945
Total.....	90.7	89.7	86.5	84.5	85.5	87.6
Primary.....	87.7	86.4	83.0	80.7	82.2	84.8
Wife's.....	90.4	89.3	86.3	84.3	85.4	87.8
Child's.....	96.4	95.3	92.9	91.4	92.0	93.4
Widow's.....	97.5	98.7	98.8	98.4	98.2	98.3
Widow's current.....	92.7	88.1	80.2	73.7	73.3	76.3
Parent's.....	98.9	99.5	98.8	98.4	98.1	98.5

greater proportion of all covered workers in the agricultural States have worked part of the time in noncovered employment and thus cannot have all their earnings counted in the computation of their benefits. The size of the average benefit in force is also affected by the distribution by type of benefit, in which there are wide variations among the States. In some Northern and Western States, where families are smaller, death rates lower, and larger proportions of the population aged 65 or over, primary beneficiaries make up about half the total number on the rolls. On the other hand, in some of the Southern States primary beneficiaries are considerably outnumbered by child beneficiaries.

Benefits in Current-Payment Status

Benefits in force are either in current-payment status or withheld. At the end of 1945, of the total number of benefits in force, 87.6 percent were in current-payment status, as compared with 85.5 percent at the end of 1944 and 84.5 percent at the end of 1943 (table 50). The lowest proportion of benefits in current-payment status at the end of 1945 was for widow's current benefits—76.3 percent; for primary benefits the proportion was 84.8 percent.

The increase during 1945 in the proportion of benefits in current-payment status was the result of an increased total number of benefits in force rather than of a net excess of transfers to current-payment status from other statuses. Actually, more benefits were "suspended" (transferred from current-payment or deferred-payment status to conditional-payment status) during 1945 than were "reinstated" (transferred in the reverse direction). For example, about 71,000 primary benefits were

Table 51.—Individual beneficiaries and benefits: Number and monthly amount of benefits withheld as of end of 1945, by reason for withholding payment and type of benefit

[Corrected to Feb. 5, 1946]

Reason for withholding payment ¹	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
Total	181,575	\$3,592,900	92,608	\$2,205,855	22,077	\$274,073	27,736	\$336,883	1,642	\$32,824	37,418	\$742,049	94	\$1,216
Failure to attend school regularly	3,936	47,888					3,936	47,888						
Employment of beneficiary	148,121	3,155,649	90,810	2,165,410	903	10,281	18,987	235,948	1,414	28,237	35,949	715,043	53	730
Employment of primary beneficiary on whose wages benefit is based	23,088	284,118			20,860	259,636	2,228	24,482						
Failure to have care of an entitled child	783	14,526									783	14,526		
Previous payment of lump-sum attainment claim	448	13,488	304	10,494	92	1,628	3	60	47	1,281	1	15	1	10
Payee not determined	1,472	17,852	95	2,194	10	1,129	1,306	14,357	18	314	41	826	2	32
All other	3,727	59,379	1,399	27,757	212	2,399	1,276	14,148	163	2,992	644	11,639	33	444

¹ As provided under sections 203 and 907 of the amended act, except for the reason "payee not determined," in which case benefit payments are accrued pending determination of guardian or other appropriate payee. When 2 or more

reasons for withholding are reported simultaneously, the case is classified under the first listed reason. In all other instances in which 2 or more reasons apply, the first reported reason is the reason recorded.

suspended during the year and 65,000 reinstated. About 20,000, or 30 percent, of the primary benefits reinstated were recomputed in amount during the year; in addition, about 4,000 of the primary benefits reinstated in prior years were recomputed in 1945. The average increase in benefit amount from recomputation was slightly more than \$3.

Benefits Withheld

Except for wife's benefits, payments are withheld most frequently because the beneficiary has earned at least \$15 in a month in covered employment. Employment of the husband, rather than of the wife, is the usual cause for withholding payments of wife's benefits. Benefits of children of primary beneficiaries are often withheld because of employment of the parent; if

the child has attained age 16 his failure to attend school is also a frequent cause for withholding child's benefits (table 51).

In general, benefits withheld are classified as conditional-payment status—suspended. If, however, some payments were not withheld during the months when cause for withholding existed and that cause has ceased to exist, the benefit is in deferred-payment status until the required number of monthly payments have been withheld.

Penalty deductions may be applied because of the beneficiary's failure to report promptly to the Board on conditions requiring that the benefit be withheld. In such a case the number of months for which payment is withheld exceeds the number in which the condition occurred. Because of prac-

tical difficulties, it has not been feasible to recode the reason for withholding payment at the time that all deductions have been made for the original condition (for example, employment) and the penalty deductions commence. Consequently, monthly benefits shown in table 51 as withheld for such reasons as employment, failure to attend school, and the like, may include some which are currently withheld because of the penalty.

If a beneficiary whose payments are being withheld has never previously been in current or deferred-payment status, his benefits are shown in conditional-payment status—frozen. A primary benefit in frozen status reflects the fact that the beneficiary did not leave covered employment when he became entitled to benefits. If an eligible worker expects that his earn-

Table 52.—Individual beneficiaries and benefits: Number and monthly amount of benefits terminated in 1945, by type of benefit and reason for termination

[Corrected to May 13, 1946]

Reason for termination	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
Total	108,791	\$1,952,742	34,408	\$828,264	17,179	\$214,901	33,446	\$436,741	3,455	\$68,287	19,828	\$398,275	475	\$6,274
Death of beneficiary	44,876	986,532	34,373	827,584	5,704	71,260	555	6,486	3,145	62,663	645	12,490	454	6,049
Death of husband	11,329	142,133			11,329	142,138								
Marriage, remarriage, divorce, or adoption of beneficiary	9,324	161,961			31	382	1,625	18,632	220	4,162	7,445	138,751	3	34
Marriage, death, or adoption of last entitled child	423	7,794									423	7,794		
Attainment of age 18 by beneficiary	31,128	410,140					31,128	410,140						
Attainment of age 18 by last entitled child	11,276	238,573									11,276	238,573		
Entitlement to equal or larger benefits	273	3,274			103	1,012	64	594	85	1,379	9	171	12	118
Other	162	2,330	35	680	12	109	74	889	5	83	30	496	6	73

ings will decline, or if he is already earning less than his previous average wage, he may file application for benefits even though he expects to continue working. By filing at this time he freezes the rate of his primary benefit; if he filed later, his benefit might be smaller. If his wife or children also file for wife's or child's benefits, their benefits will also be shown in frozen status. When monthly survivor benefits are frozen, it is because the beneficiary, after filing an application for benefits, has decided, for example, to remain at work or stay out of school; he can begin receiving payments without further application other than notice when the condition causing the withholding of payments terminates.

Terminations

Monthly benefits of 109,000 beneficiaries were terminated in 1945 (table 52). As in earlier years, terminations of primary benefits accounted for the largest number, but terminations of child's benefits were almost as numerous. The rate of termination differs for the various types of benefits because of differences in the number and character of the causes of termination (table 53).

The termination rate for wife's benefits would be expected to be high, because such benefits are terminated by the death of either the primary beneficiary or the wife. Only about one-third of these terminations resulted from the death of the wife, because husbands are usually older than their wives and mortality rates are lower among women than among men at the older ages—particularly among retired men, who probably include a relatively large proportion in impaired health.

For widow's current benefits, which had the highest termination rate, 57 percent of the terminations were caused by the youngest child's attaining age 18 and 38 percent by remarriage of the widow. Attainment of age 18 caused 93 percent of the terminations of child's benefits.

The difference in termination rates among the aged beneficiaries receiving primary, widow's, and parent's benefits is related to differences in each category in the proportion of women, the average age of the beneficiaries, or the proportion of impaired lives. The termination rate for aged widows was lower than for primary beneficiaries because the latter were somewhat older, included relatively few women, and probably included a larger proportion of persons in poor health. Parent's benefits were subject to a higher rate of termination than primary benefits because, even though a much greater proportion of the entitled parents are women, their significantly higher average age more than offsets the effect of the lower mortality rates among women.

Lump-Sum Death Payments

Most deaths of insured workers result in lump-sum payments (table 32); these payments are made to the widow or widower, the child, or the parents of the deceased worker, or, in the event that no such relative survives, to persons entitled to reimbursement for burial expenses. The increase in the number of lump sums awarded each year reflects mainly the increases in the number of deaths among insured workers (table 54).

Although about two-thirds of all insured deaths in each year beginning with 1940 have resulted in awards of

Table 54.—*Workers represented in awards: Deceased workers represented in awards of lump-sum payments and number of lump-sum payments awarded in 1940-45, by year of award*

[Numbers in thousands]

Year	Number of deceased workers represented in awards			Number of lump-sum payments awarded	
	Total	Deaths giving rise to lump-sum awards			
		Num-ber	Percent of total deaths		
1940	94	61	65	75	
1941	140	91	65	117	
1942	155	103	67	135	
1943	182	122	67	163	
1944	224	152	68	205	
1945	267	179	67	247	

lump sums, the distribution of these deaths by sex and marital status of the insured worker has changed significantly. Over the 6-year period, the representation of nonmarried men increased 13 percentage points from 28 to 41, and that of women and married men declined from 14 and 58 percent of all awards to 12 and 47 percent, respectively.

In 1945, awards of lump-sum death payments totaled \$26.2 million, an increase of 18 percent over the total in 1944. The average lump-sum amount per deceased worker was about \$147, only slightly lower than the \$150 average for 1940. The average lump-sum amount per payee, however, has declined steadily from about \$122 in 1940 to about \$106 in 1945. This decline in the average award per payee is due largely to the marked increase in the proportion of nonmarried men represented among the deaths giving rise to lump-sum payments. The death of a married wage earner gives rise to a single lump-sum payment to the widow or widower, while payments based on the earnings of nonmarried workers are made to children, grandchildren, parents, or to other persons for reimbursement of burial expenses, and the total amount is more likely to be divided among several individuals.

Benefits Certified

In 1945, \$288 million was certified for payment under the old-age and survivors insurance system, an increase of 32 percent over the total in 1944. Of this amount, \$262 million

Table 53.—*Individual beneficiaries and benefits: Termination rates, by type of benefit and reason for termination, 1945*

[Rate approximates terminations per 100 beneficiaries; obtained by dividing number of terminations during year by average number of benefits in force at beginning and end of year and multiplying by 100. Data corrected to May 13, 1946]

Reason for termination	Primary	Wife's	Child's	Widow's	Widow's current	Parent's
Total...	6.4	10.8	9.0	4.2	14.1	8.4
Death of beneficiary	6.4	3.6	.1	3.8	.5	8.0
Death of husband		7.2				
Marriage, remarriage, divorce, or adoption of beneficiary	(1)	.4	.3	5.3	.1	
Attainment of age 18 of beneficiary		8.4				
Attainment of age 18 of last entitled child	(1)	.1	(1)	.1	.3	.3
Other						

¹ Less than 0.05.

Table 55.—Individual beneficiaries and benefits: Amount and percentage distribution of payments certified in 1945, by type of benefit

[Under 1939 amendments; distribution by type of monthly benefit estimated]

Type of benefit	Amount (in millions)	Percentage distribution
Total	\$287.8	100.0
Monthly benefits	261.6	90.9
Primary and supplementary	157.4	54.7
Primary	133.8	46.5
Wife's	21.9	7.6
Child's	1.7	.6
Survivors	104.2	36.2
Child's	54.4	18.9
Widow's	20.9	7.3
Widow's current	28.0	9.7
Parent's	1.0	.3
Lump-sum death payments	26.1	9.1

was for monthly benefits and \$26 million for lump-sum death payments (tables 28, 49, and 55). The continued rapid increase in the amount certified for monthly benefits reflects the cumulative increase in monthly benefits in current-payment status. A rise in the average amount of individual benefits in current-payment status during 1945 also contributed to the increase.

Survivor benefits continued to represent an increasing proportion of the total amount certified under the 1939 amendments, comprising 36 percent of total certifications in 1945. The corresponding proportion in 1940 was 21 percent; in 1942, 30 percent. This increase results directly from the increase in the proportion of survivor benefit awards during most of the years 1940-45. Although the amount certified in lump-sum death payments has increased each year and will probably continue to do so for some time, it will represent a decreasing proportion of the total amount certified because, unlike monthly benefits in force, such payments are not cumulative.

Family Benefits

Benefits Awarded

The average primary benefit amounts on which survivor benefits are based are usually larger than those which provide the basis for benefits to families of retired workers. The younger workers are more likely to have been at the peak of their earn-

ings and to have suffered fewer periods of disability or unemployment than the older workers who claim primary benefits. Moreover, the average primary benefit amount on which survivor benefits are based would be even higher were it not for the workers who were only currently insured at the time of death; as has been shown previously, their average primary benefit amount is markedly lower than that for fully insured workers (table 41).

The differences in the average family benefit awarded under initial entitlement result not only from differences in the number and types of beneficiaries per family but also from variations in the worker's primary benefit amount (table 34). The number of children entitled to child's benefits does not necessarily include all unmarried children under age 18 who are eligible for benefits. For example, children over age 16 may not be attending school or may be working in covered employment. Although such children could become entitled to child's benefits, the benefits would be withheld and hence there would usually be no immediate advantage in claiming them.

Benefits in Force at End of 1945

At the end of 1945, monthly benefits were in force (including benefits in conditional and deferred as well as in

current-payment status) for one or more persons in 937,800 different families. The total monthly amount in force was \$27.4 million, and the average family benefit was \$29.20, ranging from \$12.50 for a family in which only one child was entitled to a survivor benefit to \$50.60 for a family of a widow and three or more children, all entitled to monthly benefits (table 56).

The group of families comprising an aged worker, with or without dependents entitled to benefits, constituted 65 percent of all families and received 63 percent of the total monthly benefits; they accounted, however, for only 55 percent of the individual beneficiaries.

Among the families which included a retired worker, the smallest family benefit went to the female primary beneficiary without entitled dependents; her benefit averaged \$19.50, in contrast to the average of \$24.50 for the male primary beneficiary only. The highest average family benefit for this whole group of retired-worker families was \$45.40, for families consisting of the worker and two or more entitled children.

Among survivor families, the range of average family benefits was wider than among the families with a retired wage earner, and both the highest and lowest average family benefits are in this group. The highest

Table 56.—Family benefits: Number of families and beneficiaries on the rolls and monthly amount of benefits in force at end of 1945, by family group

[Based partly on 20-percent sample of individual monthly benefits in force, Dec. 31, 1945.
Data corrected to May 22, 1946.]

Family classification of beneficiaries	Number of families represented on rolls (in thousands)	Number of beneficiaries (in thousands)	Total monthly amount of benefits (in thousands)	Average primary benefit amount	Average monthly amount per family
Total	937.8	1,469.7	\$27,394	\$24.80	\$29.20
Retired worker families:					
Male worker only	338.5	338.5	8,278	24.50	24.50
Female worker only	78.4	78.4	1,526	19.50	19.50
Worker and wife	181.1	362.2	6,947	25.60	38.40
Worker and 1 child	8.3	16.7	303	24.20	36.30
Worker and 2 or more children	4.4	13.3	198	22.90	45.40
Worker, wife, and children	.2	.5	7	(1)	(1)
Survivor families:					
Widow (aged 65 or over) only	95.4	95.4	1,925	26.70	20.20
Widow and 1 child	86.5	173.0	2,941	27.20	34.00
Widow and 2 children	47.5	142.5	2,260	27.20	47.60
Widow and 3 or more children	24.1	98.1	1,219	25.30	50.60
1 child only	30.4	30.4	380	22.20	12.50
2 children	14.0	27.9	331	23.70	23.70
3 children	7.8	23.5	273	23.30	35.00
4 or more children	15.6	63.1	723	23.40	46.50
1 parent	5.3	5.3	70	24.50	13.20
2 parents	.5	1.0	12	(1)	(1)

¹ No average shown because too few cases in sample.

was \$50.60 for a widow with three or more entitled children, and the lowest, \$12.50 for a single child beneficiary. The average for one parent was only slightly more—\$13.20.

In relating the average family benefit to the average primary benefit amount on which the family benefit is computed, several factors should be noted. Although, in general, the benefits for a wife, child, or dependent parent are half the corresponding primary benefit amount, and widow's benefits—both for the widow with entitled children in her care and for the widow aged 65 or over—are three-fourths of the primary benefit amount, the maximum and minimum limitations on the total payable on the basis of one wage record affect the total family benefit.

Under the benefit formula, the combined benefits payable on any one wage record cannot exceed \$85 or 80 percent of the insured worker's monthly wage, whichever is smaller; in addition, there is an over-all limitation that the family benefit cannot exceed twice the corresponding primary benefit. In cases in which the 80-percent maximum operates—as it

may, for example, in a family of a widow and three or more children—the total family benefit is slightly less than twice the deceased worker's primary benefit amount. The operation of the \$10 minimum, in turn, affects the amounts for families in which a benefit is payable to only one child or one parent or only the widow; the benefit may be increased to more than half, or more than three-fourths, the primary benefit amount.

Among the families including a retired worker, the largest average primary benefit amount, \$25.60, was found in families of a worker and his entitled wife. This fact corroborates findings already evident from data on awards, namely, that married male primary beneficiaries have higher average primary benefits, age for age, than the nonmarried; also that, age for age, the average primary benefit amount of the married primary beneficiary with a wife initially entitled to wife's benefits is greater than that for one with a wife not initially entitled to wife's benefits. The smallest average primary benefit amount for the total group of retired-worker families with more than one bene-

ficiary was \$22.90, for retired workers with two or more children.

The highest average primary benefit amount on which any of the family benefits was based was found among survivor families—\$27.20 for families of a widow and one or two children. The average family benefit for a widow and three or more children was based on a somewhat smaller primary benefit amount, \$25.30. This variation is attributable to the fact that lower-income families are likely to have more children; moreover, the average age at death for workers survived by several children under age 18 may be somewhat lower than the average age of a worker with only one or two minor children. The latter worker often was old enough to have had other children over age 18 by the time he died, and he presumably had higher average wages than the younger worker. Of the 417,900 child's benefits in force at the end of 1945, 17,400—only about 4 percent—represented children of retired workers.

In comparing average family benefits in force with average family benefits awarded (table 34), several factors

Table 57.—Family benefits: Percentage distribution of beneficiary families by monthly amount of family benefit in force at end of 1945, for each specified family group

[Based partly on 20-percent sample of individual monthly benefits in force, Dec. 31, 1945. Data corrected to May 22, 1946]

Monthly family benefit amount	Primary only		Primary and wife	Primary and 1 child	Widow only	Widow with entitled children			Entitled children only			
	Male	Female				1 child	2 chil- dren	3 or more children	1 child	2 chil- dren	3 chil- dren	4 or more children
	Total number ¹	78,400	181,100	\$8,300	95,400	86,500	47,500	24,100	30,400	14,000	7,800	15,600
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$10.00	7.7	15.7	-----	-----	2 8.8	-----	-----	-----	29.5	7.9	-----	-----
10.01-14.99	9.0	15.5	-----	-----	8.3	3 4.3	-----	-----	51.9	8.6	-----	-----
15.00-19.99	9.3	15.2	4 11.0	8 13.2	35.5	4.4	8 4.6	15.4	12.0	7 14.3	-----	-----
20.00-24.99	27.5	36.6	5.3	6.5	26.3	5.4	3.2	8 9.7	9 3.1	27.3	5.9	10 13.9
25.00-29.99	22.4	11.6	5.3	6.5	11.5	20.0	3.4	4.0	24.2	7.6	6.1	-----
30.00-34.99	13.1	3.5	17.0	19.7	11 9.6	22.6	3.9	4.6	12.3	20.8	5.5	-----
35.00-39.99	6.4	1.2	18.1	18.6	-----	17.9	12.4	4.3	4.5	19.6	5.3	-----
40.00-44.99	12 4.6	12.7	14.9	12.5	-----	11.4	15.9	10.3	12 3.2	13.6	10.7	-----
45.00-49.99	-----	-----	11.0	9.4	-----	6.2	14.8	14.2	-----	9.4	14.5	-----
50.00-54.99	-----	-----	6.9	6.5	13 7.7	13.2	14.0	-----	-----	5.3	14.2	-----
55.00-59.99	-----	-----	4.4	3.3	-----	10.3	11.4	-----	-----	1.9	10.8	-----
60.00-64.99	-----	-----	5.6	3.1	-----	6.7	8.7	-----	-----	1.7	7.0	-----
65.00-69.99	-----	-----	14 .6	14 .7	-----	4.5	6.9	-----	-----	14 .1	5.4	-----
70.00-74.99	-----	-----	-----	-----	-----	5.2	4.6	-----	-----	-----	3.4	-----
75.00-79.99	-----	-----	-----	-----	-----	15 1.9	2.6	-----	-----	-----	1.6	-----
80.00-84.99	-----	-----	-----	-----	-----	-----	2.9	-----	-----	-----	1.1	-----
85.00	-----	-----	-----	-----	-----	-----	1.7	-----	-----	-----	.6	-----
Average monthly amount per family	\$34.50	\$19.50	\$33.40	\$36.30	\$20.20	\$34.00	\$47.60	\$50.60	\$12.50	\$23.70	\$35.00	\$46.50

¹ Families with primary, wife, and child, or primary and 2 or more children, or 1 or 2 parents not shown because too few cases.

² Includes 0.6 percent entitled to less than \$10 because widow's benefit was reduced by primary benefit to which widow was concurrently entitled.

³ 2.2 percent at \$12.50 minimum.

⁴ 6.0 percent at \$15.00 minimum.

⁵ 8.1 percent at \$15.00 minimum.

⁶ 2.9 percent at \$17.50 minimum.

⁷ 7.9 percent at \$15.00 minimum.

⁸ 5.4 percent at \$20.00 minimum.

⁹ \$21.80 maximum possible in 1945.

¹⁰ 8.5 percent at \$20.00 minimum.

¹¹ \$32.70 maximum possible in 1945.

¹² \$43.60 maximum possible in 1945.

¹³ \$54.60 maximum possible in 1945.

¹⁴ \$65.40 maximum possible in 1945.

¹⁵ \$76.30 maximum possible in 1945.

should be considered. Family benefits in force reflect, in a sense, a composite of awards of the current year and all earlier years. Moreover, family benefits in force include subsequent entitlements, while data on family benefit awards relate only to initial entitlements. In addition, family benefits in force exclude benefits which have been terminated.

A percentage distribution of the number of families in each of the family classifications of entitled beneficiaries, by intervals of amount of monthly family benefits, is shown in

Table 58.—Individual beneficiaries and benefits: Number and average monthly amount of benefits awarded in 1945, and number and average monthly amount in force and in current-payment status at end of 1945, by type of benefit and age, race, and sex of beneficiary

[Figures in parentheses represent total amount of monthly benefits corresponding to average shown immediately above. Data corrected to Mar. 15, 1946]

Age ¹	Awarded, ² 1945				In force, ³ Dec. 31, 1945				In current-payment status, ⁴ Dec. 31, 1945			
	Total		Nonwhite ⁵		Total		Nonwhite ⁵		Total		Nonwhite ⁵	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
Primary benefits												
Total	185,174	\$25.11	6,545	\$19.32	610,842	\$24.14	23,322	\$18.23	518,234	\$24.19	19,649	\$18.28
	(4,649,584)		(126,458)		(14,744,065)		(425,159)		(12,538,210)			(359,257)
65	30,965	28.22	862	22.78	30,354	28.23	840	22.79	27,054	28.07	762	22.72
66	25,293	27.35	829	21.66	43,264	27.27	1,246	21.66	37,471	27.16	1,120	21.54
67	20,709	26.49	747	21.45	51,422	26.12	1,720	20.80	44,014	26.05	1,479	20.64
68	18,211	25.41	655	19.96	59,739	24.93	2,182	19.16	49,477	24.90	1,829	19.14
69	16,362	24.30	643	18.34	65,996	23.96	2,668	18.21	54,077	24.00	2,200	18.38
70	14,709	23.20	552	17.39	66,866	23.08	2,736	17.45	54,748	23.20	2,201	17.48
71	11,694	22.67	485	16.14	63,389	22.66	2,918	16.69	51,980	22.75	2,395	16.64
72	9,493	22.52	327	17.42	52,071	22.51	2,169	16.81	43,047	22.59	1,797	16.81
73	8,673	22.52	379	16.65	40,490	22.91	1,842	17.37	34,117	23.00	1,547	17.40
74	6,574	22.93	250	18.35	27,921	23.68	1,088	17.94	24,154	23.79	922	18.13
75-79	18,389	22.72	645	17.22	84,426	23.43	3,020	17.53	74,853	23.53	2,606	17.62
80 and over	4,102	22.22	171	16.63	24,904	23.10	884	17.29	23,242	23.18	791	17.40
Male	165,598	\$25.71	6,102	\$19.59	532,431	\$24.83	21,312	\$18.54	447,264	\$24.94	17,785	\$18.63
	(4,258,343)		(119,516)		(13,218,125)			(395,128)		(11,153,335)		(331,271)
65	26,257	29.41	785	23.23	25,604	29.43	782	23.24	22,721	29.32	702	23.20
66	22,169	28.24	755	22.21	36,788	28.39	1,121	22.23	31,564	28.34	999	22.20
67	18,523	27.20	693	21.82	43,703	27.16	1,529	21.37	36,990	27.16	1,299	21.25
68	16,343	26.05	609	20.29	51,002	25.85	1,932	19.67	41,728	25.89	1,598	19.72
69	14,724	24.89	586	18.66	56,492	24.80	2,400	18.60	45,649	24.92	1,959	18.81
70	13,265	23.77	507	17.74	57,658	23.80	2,497	17.78	46,515	24.02	1,984	17.82
71	10,579	23.14	463	16.28	55,068	23.29	2,659	16.96	44,492	23.45	2,158	16.95
72	8,630	22.98	307	17.44	45,510	23.12	1,998	17.00	37,159	23.26	1,637	17.02
73	7,944	22.93	363	16.78	35,892	23.41	1,723	17.58	29,995	23.53	1,436	17.63
74	6,109	23.23	240	18.38	25,015	24.10	1,010	18.04	21,477	24.25	846	18.26
75-79	17,179	22.98	618	17.35	76,637	23.80	2,822	17.74	67,592	23.92	2,420	17.85
80 and over	3,876	22.37	166	16.61	22,972	23.39	839	17.41	21,382	23.47	747	17.54
Female	19,576	\$19.99	443	\$15.67	78,411	\$19.46	2,010	\$14.94	70,970	\$19.51	1,864	\$15.01
	(391,241)		(6,942)		(1,525,940)			(30,031)		(1,384,875)		(27,986)
65	4,708	21.62	67	17.48	4,660	21.62	67	17.48	4,333	21.54	60	17.14
66	3,124	20.97	74	16.02	6,476	20.89	125	16.02	5,907	20.86	121	16.11
67	2,186	20.46	54	16.73	7,719	20.22	191	16.25	7,024	20.21	180	16.24
68	1,868	19.80	46	15.58	8,737	19.60	250	15.26	7,749	19.61	231	15.19
69	1,638	19.03	57	15.10	9,504	18.98	268	14.67	8,428	18.99	241	14.89
70	1,444	17.95	45	13.43	9,208	18.54	239	14.07	8,233	18.62	217	14.29
71	1,115	18.20	22	13.26	8,321	18.49	259	13.93	7,488	18.57	237	13.88
72	863	17.87	20	17.16	6,561	18.27	171	14.58	5,888	18.35	160	14.66
73	729	18.00	16	13.56	4,598	18.97	119	14.26	4,122	19.09	111	14.41
74	465	18.90	10	17.66	2,906	20.01	78	16.64	2,677	20.10	76	16.64
75-79	1,210	19.04	27	14.28	7,789	19.80	198	14.54	7,261	19.91	186	14.64
80 and over	226	19.73	5	17.06	1,932	19.77	45	14.97	1,860	19.82	44	15.07
Wife's benefits												
Total	63,068	\$13.04	1,274	\$9.91	181,245	\$12.77	3,567	\$9.64	159,168	\$12.82	3,155	\$9.70
	(822,118)		(12,620)		(2,313,953)			(34,388)		(2,039,880)		(30,601)
65	15,727	13.43	263	10.32	15,210	13.49	253	10.38	14,006	13.48	235	10.47
66	10,063	13.17	241	9.57	19,453	13.24	367	9.97	17,428	13.26	333	10.01
67	7,516	13.18	188	10.03	20,614	13.05	393	10.07	18,109	13.08	356	10.03
68	6,093	13.07	110	9.75	20,078	12.87	394	9.50	17,418	12.92	342	9.57
69	5,096	12.98	101	9.96	19,844	12.73	425	9.72	17,040	12.79	369	9.83
70-74	13,884	12.64	280	9.96	62,741	12.49	1,316	9.41	54,181	12.56	1,148	9.47
75-79	4,000	12.27	73	9.39	19,342	12.36	312	9.33	17,343	12.41	302	9.40
80 and over	689	12.37	18	8.89	3,963	12.11	77	8.87	3,643	12.16	70	8.90

See footnotes at end of table.

table 57. Some of the less common family classifications—families with

primary, wife, and child; primary and two or more children; one or two parents—are omitted because the sample data on which the distribu-

Table 58.—Individual beneficiaries and benefits: Number and average monthly amount of benefits awarded in 1945, and number and average monthly amount in force and in current-payment status at end of 1945, by type of benefit and age, race, and sex of beneficiary—Continued

[Figures in parentheses represent total amount of monthly benefits corresponding to average shown immediately above. Data corrected to Mar. 15, 1946]

Age ¹	Awarded, ² 1945				In force, ³ Dec. 31, 1945				In current-payment status, ⁴ Dec. 31, 1945			
	Total		Nonwhite ⁵		Total		Nonwhite ⁵		Total		Nonwhite ⁵	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
	Child's benefits ⁶											
Total.....	127,514	\$12.66	11,219	\$9.82	417,870	\$12.43	42,594	\$9.36	390,134	\$12.45	40,616	\$9.35
	(1,613,977)		(110,204)		(5,194,431)		(398,641)		(4,857,548)			(379,792)
Under 1.....	4,002	12.08	253	9.57	3,969	12.09	250	9.59	3,961	12.08	249	9.57
1.....	8,648	11.87	583	9.72	12,286	11.83	832	9.62	12,222	11.83	828	9.62
2.....	9,393	12.16	622	9.69	18,005	12.00	1,395	9.48	17,906	12.00	1,387	9.48
3.....	8,925	12.39	643	9.96	20,007	12.12	1,761	9.43	19,882	12.13	1,747	9.42
4.....	7,435	12.43	659	9.46	19,906	12.03	2,191	9.07	19,781	12.04	2,174	9.06
5.....	6,622	12.36	679	9.67	21,409	11.93	2,563	9.07	21,239	11.95	2,543	9.07
6.....	6,212	12.32	622	9.34	21,948	11.85	2,624	8.89	21,785	11.96	2,604	8.89
7.....	6,022	12.34	635	9.65	22,809	12.08	2,603	9.07	22,634	12.08	2,592	9.07
8.....	5,862	12.41	603	9.31	23,107	12.07	2,816	8.95	22,921	12.08	2,790	8.94
9.....	5,671	12.57	601	9.83	23,232	12.24	2,740	9.26	23,035	12.25	2,718	9.27
10.....	6,074	12.62	614	9.84	24,377	12.28	2,790	9.30	24,156	12.30	2,767	9.30
11.....	6,264	12.67	655	9.62	25,308	12.37	2,945	9.28	25,063	12.38	2,909	9.28
12.....	6,213	12.70	617	9.76	25,723	12.50	2,759	9.36	25,387	12.52	2,719	9.37
13.....	6,856	12.83	692	9.78	28,083	12.60	3,039	9.42	27,645	12.63	2,972	9.44
14.....	7,098	13.11	615	10.10	29,667	12.79	2,761	9.53	28,768	12.83	2,671	9.55
15.....	7,807	13.22	666	10.26	32,339	12.95	2,949	9.73	29,954	13.04	2,773	9.77
16.....	7,460	13.42	614	10.53	32,864	13.07	2,827	9.89	25,145	13.35	2,321	9.94
17.....	7,035	13.66	548	10.27	32,781	13.15	2,749	9.86	18,650	13.64	1,852	9.92
18.....	3,797	13.78	280	10.67								
19 and over.....	118	11.89	18	9.42								
Male.....	64,314	\$12.66	5,621	\$9.88	212,670	\$12.44	21,720	\$9.37	195,579	\$12.46	20,328	\$9.36
	(814,515)		(55,534)		(2,645,287)		(203,506)			(2,436,630)		(190,173)
Under 1.....	2,006	12.05	118	9.47	1,991	12.07	115	9.55	1,988	12.07	114	9.51
1.....	4,503	11.87	316	9.67	6,414	11.83	448	9.63	6,381	11.84	445	9.64
2.....	4,730	12.16	300	9.46	9,252	11.99	730	9.47	9,201	12.00	726	9.47
3.....	4,507	12.35	329	9.90	10,233	12.09	896	9.46	10,168	12.09	886	9.45
4.....	3,818	12.41	328	9.53	10,260	12.04	1,107	9.18	10,201	12.05	1,100	9.17
5.....	3,421	12.37	340	9.50	10,990	11.89	1,292	8.95	10,906	11.91	1,281	8.95
6.....	3,159	12.39	311	9.38	11,141	11.97	1,324	8.85	11,053	11.99	1,311	8.85
7.....	3,035	12.40	303	9.84	11,716	12.10	1,313	9.18	11,617	12.12	1,307	9.18
8.....	2,994	12.44	319	9.41	11,855	12.11	1,456	8.98	11,759	12.12	1,444	8.97
9.....	2,842	12.65	313	9.87	11,791	12.28	1,362	9.36	11,692	12.30	1,351	9.37
10.....	3,088	12.62	318	9.95	12,306	12.31	1,441	9.24	12,200	12.32	1,433	9.24
11.....	3,173	12.77	329	10.02	12,892	12.44	1,488	9.37	12,759	12.46	1,468	9.35
12.....	3,092	12.70	324	9.83	12,982	12.52	1,398	9.34	12,807	12.54	1,372	9.36
13.....	3,373	12.71	342	9.79	14,182	12.58	1,558	9.45	13,927	12.62	1,518	9.48
14.....	3,592	13.13	304	10.05	14,963	12.78	1,385	9.39	14,385	12.83	1,323	9.40
15.....	3,920	13.23	324	10.37	16,510	12.96	1,534	9.76	14,814	13.07	1,400	9.82
16.....	3,675	13.41	298	10.72	16,500	13.03	1,428	9.88	11,516	13.36	1,047	9.91
17.....	3,518	13.78	264	10.56	16,692	13.18	1,445	9.88	8,205	13.86	802	10.00
18.....	1,817	13.78	131	10.93								
19 and over.....	51	12.01	10	9.52								
Female.....	63,200	\$12.65	5,598	\$9.77	205,200	\$12.42	20,874	\$9.35	194,555	\$12.44	20,288	\$9.35
	(799,462)		(54,670)		(2,549,144)		(195,135)			(2,420,918)		(189,619)
Under 1.....	1,996	12.10	135	9.67	1,978	12.10	135	9.62	1,973	12.10	135	9.62
1.....	4,145	11.87	267	9.78	5,872	11.83	384	9.60	5,841	11.82	383	9.59
2.....	4,663	12.16	322	9.90	8,753	12.00	665	9.49	8,705	12.01	661	9.48
3.....	4,418	12.42	314	10.03	9,774	12.15	865	9.40	9,714	12.16	861	9.39
4.....	3,617	12.44	331	9.40	9,646	12.01	1,084	8.95	9,580	12.02	1,074	8.94
5.....	3,201	12.35	339	9.85	10,419	11.98	1,271	9.20	10,333	11.99	1,262	9.19
6.....	3,053	12.26	311	9.29	10,807	11.92	1,300	8.92	10,732	11.93	1,293	8.93
7.....	2,987	12.28	332	9.47	11,083	12.05	1,290	8.96	11,017	12.05	1,285	8.96
8.....	2,868	12.39	284	9.18	11,252	12.04	1,360	8.91	11,162	12.04	1,346	8.91
9.....	2,829	12.49	288	9.78	11,441	12.19	1,378	9.17	11,343	12.20	1,367	9.16
10.....	2,986	12.62	296	9.71	12,071	12.26	1,349	9.36	11,956	12.28	1,334	9.36
11.....	3,091	12.56	326	9.23	12,416	12.29	1,457	9.19	12,304	12.30	1,441	9.19
12.....	3,121	12.71	293	9.68	12,741	12.48	1,361	9.37	12,580	12.50	1,347	9.39
13.....	3,483	12.95	350	9.76	13,901	12.61	1,481	9.39	13,718	12.64	1,454	9.40
14.....	3,506	13.09	311	10.14	14,704	12.79	1,376	9.68	14,383	12.82	1,348	9.70
15.....	3,887	13.22	342	10.16	15,879	12.95	1,415	9.70	15,140	13.01	1,373	9.72
16.....	3,785	13.42	316	10.35	16,364	13.11	1,399	9.91	13,629	13.33	1,274	9.97
17.....	3,517	13.55	284	10.01	16,089	13.11	1,304	9.83	10,445	13.47	1,050	9.85
18.....	1,380	13.78	149	10.44								
19 and over.....	67	11.80	8	9.29								

See footnotes at end of table.

tions are based were too scanty for reliability.

For each family classification, the distribution shows concentration at family benefits corresponding to a

primary benefit amount of \$20-30, and at amounts at which the minimum benefit provisions of the act are applicable. Some concentration is also found at the maximum benefit.

In families in which only the primary beneficiary was entitled, 7.7 percent of the men and 15.7 percent of the women were entitled to the minimum benefit of \$10.

Table 58.—Individual beneficiaries and benefits: Number and average monthly amount of benefits awarded in 1945, and number and average monthly amount in force and in current-payment status at end of 1945, by type of benefit and age, race, and sex of beneficiary—Continued

[Figures in parentheses represent total amount of monthly benefits corresponding to average shown immediately above. Data corrected to Mar. 15, 1946]

Age ¹	Awarded, ² 1945				In force, ³ Dec. 31, 1945				In current-payment status, ⁴ Dec. 31, 1945			
	Total		Nonwhite ⁵		Total		Nonwhite ⁵		Total		Nonwhite ⁵	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
Widow's benefits												
Total	29,844	\$20.17 (602,064)	799	\$15.82 (12,639)	95,423	\$20.18 (1,925,875)	2,434	\$15.62 (38,024)	93,781	\$20.19 (1,893,051)	2,402	\$15.63 (37,540)
65	8,804	20.95	219	16.23	8,702	20.96	214	16.20	8,515	20.97	211	16.21
66	3,916	20.23	122	15.90	10,513	20.57	255	15.88	10,258	20.59	252	15.86
67	2,750	20.31	93	15.94	10,657	20.44	286	16.07	10,396	20.47	284	16.10
68	2,321	20.27	67	15.88	9,945	20.25	276	15.63	9,715	20.27	273	15.58
69	2,120	19.80	63	14.67	9,649	19.98	258	15.32	9,467	19.97	255	15.37
70-74	6,856	19.56	173	15.95	31,425	19.89	857	15.45	31,025	19.89	841	15.47
75-79	2,435	19.31	49	14.84	11,400	19.94	214	15.48	11,318	19.92	212	15.48
80 and over	642	19.39	13	14.54	3,132	20.08	74	14.71	3,087	20.02	74	14.71
Widow's current benefits												
Total	55,108	\$19.85 (1,093,956)	2,915	\$15.26 (44,476)	157,999	\$19.83 (3,133,424)	10,289	\$14.42 (148,416)	120,581	\$19.83 (2,391,375)	9,029	\$14.42 (130,220)
Under 20	591	17.57	60	14.93	737	17.44	91	14.56	622	17.44	84	14.56
20-24	8,742	17.84	422	14.98	13,056	17.41	976	14.35	10,506	17.42	832	14.28
25-29	10,158	18.45	479	14.37	20,650	17.88	1,656	13.44	15,468	17.86	1,383	13.46
30-34	7,163	19.68	460	15.17	21,061	19.04	1,841	13.92	14,739	19.02	1,526	13.87
35-39	6,938	20.94	456	15.50	23,940	20.33	1,785	14.50	16,370	20.26	1,569	14.43
40-44	6,927	21.45	403	15.84	25,197	21.05	1,523	15.03	18,374	21.01	1,372	14.97
45-49	6,558	21.29	318	15.88	23,963	21.12	1,194	15.19	19,027	21.13	1,113	15.18
50-54	5,104	20.91	203	15.48	19,063	20.62	804	15.03	16,235	20.68	755	15.09
55-59	2,498	20.30	92	15.65	8,873	20.11	350	14.98	7,913	20.16	328	15.01
60-64	418	19.60	20	14.52	1,406	19.43	66	14.16	1,279	19.45	64	14.03
65 and over	11	14.49	2	8.64	53	19.40	3	12.57	48	18.89	3	12.57
Parent's benefits												
Total	1,755	\$13.10 (22,982)	139	\$11.77 (1,636)	6,303	\$13.05 (82,283)	531	\$11.11 (5,898)	6,209	\$13.06 (81,067)	516	\$11.07 (5,713)
65-69	812	12.26	74	11.62	1,856	12.37	163	11.23	1,827	12.35	160	11.19
70-74	396	13.11	34	11.78	1,884	12.86	188	11.00	1,853	12.89	183	10.97
75-79	302	13.84	22	11.51	1,395	13.41	126	10.85	1,377	13.41	119	10.76
80 and over	245	14.93	9	13.57	1,165	14.03	54	11.73	1,152	14.02	54	11.73
Male	387	\$12.51 (4,840)	24	\$11.92 (286)	1,349	\$12.54 (16,916)	105	\$10.92 (1,146)	1,300	\$12.55 (16,317)	99	\$10.81 (1,070)
65-69	143	11.85	9	12.11	329	12.16	20	11.54	313	12.08	18	11.22
70-74	84	11.54	8	11.76	409	11.87	41	10.74	391	11.97	39	10.73
75-79	93	12.92	6	11.02	351	12.81	28	10.68	342	12.83	26	10.51
80 and over	67	14.54	1	16.88	260	13.71	16	11.01	254	13.66	16	11.01
Female	1,368	\$13.26 (18,142)	115	\$11.74 (1,350)	4,954	\$13.19 (65,367)	426	\$11.15 (4,752)	4,909	\$13.19 (64,750)	417	\$11.13 (4,643)
65-69	669	12.35	65	11.56	1,527	12.41	143	11.18	1,514	12.40	142	11.19
70-74	312	13.53	26	11.78	1,475	13.14	147	11.07	1,462	13.14	144	11.04
75-79	209	14.24	16	11.69	1,047	13.61	98	10.90	1,035	13.61	93	10.83
80 and over	178	15.08	8	13.15	905	14.12	38	12.04	898	14.13	38	12.04

¹ Age at birthday in 1945.

² Without adjustment for changes in number or amount, terminations, or payments withheld at time of award.

³ Total benefits awarded, cumulative beginning January 1940, after adjustment only for subsequent changes in number or amount of benefits and for terminations.

⁴ Total benefits in force (see footnote 3) further adjusted to exclude benefits

in deferred or conditional-payment status (i. e., payments withheld for reasons listed in table 51).

⁵ Mexicans included with white.

⁶ Children listed as age 18 received benefits for only part of year. Children aged 19 and over were entitled to benefits before reaching age 18, but awards were delayed until 1945, when complete evidence was received.

Workers and Their Wage Credits

In 1945, for the second successive year, the number of persons who worked in covered employment at some time during the year declined. From an estimated peak of 47.7 million persons in 1943, the number receiving wage credits decreased to 46.3 million in 1944 and 45.7 million in 1945. The drop of about 2 million from 1943 to 1945 resulted primarily from a decrease in the number of persons entering covered employment to fill new jobs or to replace those who left to join the armed forces. Although inductions into the armed forces continued at a relatively high level in 1945, the number of persons entering covered employment for the first time in that year was about 4 million below the figure for 1943.

Annual taxable wages, which rose steadily from 1938 to a peak of \$64.4 billion in 1944, dropped slightly to \$62.5 billion in 1945 (chart 8); average taxable wages per worker also dropped slightly, from \$1,392 in 1944 to \$1,367 in 1945, as the end of the war brought lay-offs, reduction in hours of work, and downgrading of jobs.

At the beginning of 1946, an estimated 41.5 million living workers were insured under old-age and survivors insurance (table 27). Of these, 33.8 million were fully insured and 7.7 million were currently insured only. The total number insured showed a substantial increase over the preceding year's total of 38.4 million workers (table 59). Because of the concurrent increase in the number of living workers with wage credits, however, the proportion insured rose only from 55 percent on January 1, 1945, to 57 percent a year later.

Insurance Status, Beginning of 1945

Despite a large annual increase in the total number of persons insured, the proportion insured among all persons with wage credits remained fairly constant from January 1, 1941, to January 1, 1945 (tables 59 and 60).

At the beginning of 1945, an estimated 38.4 million living workers were insured under old-age and sur-

vivors insurance; 31.8 million were fully insured and 6.6 million were

currently insured only. The total number insured had increased by 13.5 million or 54 percent over the number insured at the beginning of 1941 (table 61 and chart 7).

Chart 7.—*Living workers with wage credits under old-age and survivors insurance, by insurance status at beginning of year, 1941-46*

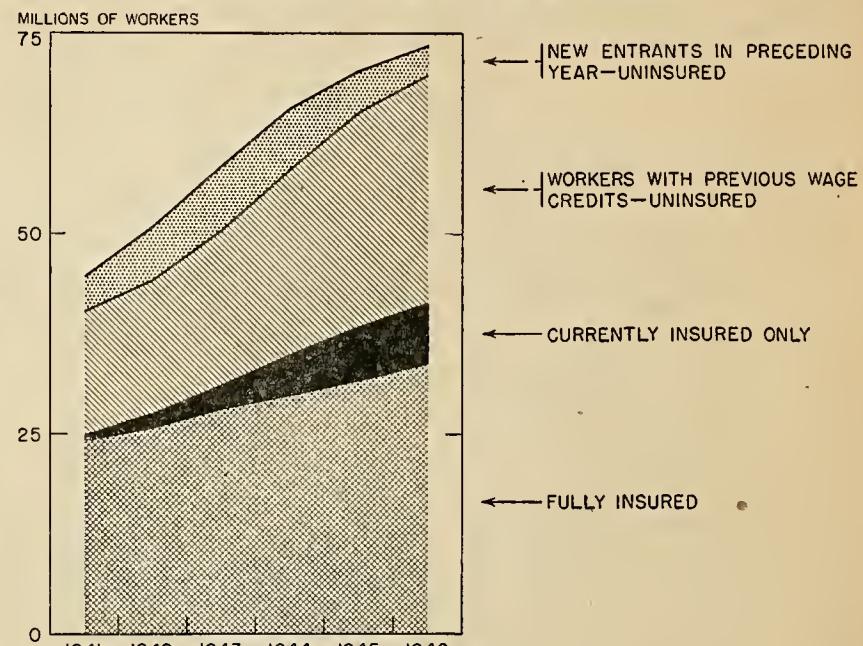


Table 59.—*Workers with wage credits, work history: Estimated number of living and deceased workers, and amount of wage credits cumulative from 1937, by insurance status at beginning of year, 1941-45*

Status and age	Workers (in millions)					Cumulative wage credits (in billions)				
	1941	1942	1943	1944	1945 ¹	1941	1942	1943	1944	1945 ¹
Total	45.8	52.3	60.3	67.9	72.9	\$119	\$160	\$212	\$274	\$337
Living workers	44.8	50.9	58.6	65.7	70.2	118	157	209	268	329
Under 65	43.9	49.8	57.2	63.9	68.1	115	154	204	261	317
65 and over	.88	1.11	1.43	1.81	2.15	2.22	3.66	5.55	8.30	16.3
Fully insured	24.2	25.8	28.1	29.9	31.8	109	143	187	233	284
Under 65	23.6	25.1	27.3	28.9	30.6	107	140	182	226	273
65 and over	.55	.70	.83	1.02	1.22	2.06	3.44	5.22	7.67	11.3
Entitled to primary benefits ²	.13	.23	.31	.38	.46	.34	.70	1.25	1.85	2.71
Not entitled to primary benefits ³	.43	.47	.52	.64	.76	1.72	2.74	3.97	5.82	8.59
Currently insured only	.72	1.71	3.12	4.97	6.60	.96	3.58	7.59	15.6	24.5
Under 65	.72	1.70	3.09	4.92	6.49	.96	3.56	7.55	15.5	24.1
65 and over	(4)	.01	.03	.05	.11	(8)	.01	.04	.14	.40
Previously uninsured	19.9	23.4	27.4	30.8	31.8	7.56	10.6	14.4	19.6	20.9
Under 65	19.6	23.0	26.8	30.0	31.0	7.40	10.4	14.1	19.1	20.3
65 and over	.32	.39	.67	.74	.82	.16	.21	.26	.49	.55
Deceased workers	1.09	1.45	1.84	2.28	2.68	1.36	2.32	3.49	5.26	8.03
With awards ⁴	.41	.55	.72	.91	1.16	1.11	1.86	2.79	4.12	5.98
Without awards ⁵	.68	.90	1.12	1.37	1.52	.25	.46	.70	1.14	2.05

¹ Preliminary data.

² Based on cumulative benefits in force.

³ Not entitled because no claim filed.

⁴ Less than 5,000 workers.

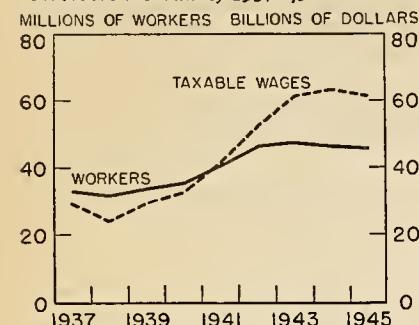
⁵ Less than \$5 million.

⁶ Identifiable in the continuous work-history

cards; tabulations include 0.9 million cases with insured status as of Jan. 1, 1945.

⁷ Not identifiable in the continuous work-history cards; estimated on basis of life table mortality rates; includes an estimated 0.1 million cases with insured status as of Jan. 1, 1945.

Chart 8.—Workers with wage credits and total taxable wages under old-age and survivors insurance, 1937-45¹



¹ See table 27.

At the same time, the proportion insured among all persons with wage credits—55 percent on January 1, 1945—was 1 percentage point below the proportion insured 4 years earlier (table 60). The proportion fully insured decreased from 54 percent to 45 percent; the proportion currently insured only, however, increased from 1.6 percent to 9.4 percent.

The decline in the proportion fully insured and the accompanying increase in the proportion currently insured only were caused primarily by the large number of persons who entered covered employment for the first time during the war years. From January 1, 1941, to January 1, 1945, the number of living persons with wage credits increased by 25.4 million or 57 percent. A great many of these workers had entered covered employment too recently to meet the requirements for fully insured status by the beginning of 1945. Many others failed to meet those requirements because they worked in covered employment only part time, went into military service, or withdrew from covered employment toward the end

of the war. The result was that by January 1, 1945, some of the recent entrants to covered employment had become currently insured only, but a large proportion remained uninsured.

Among all workers with wage credits, approximately 60 percent of the men as compared with 46 percent of the women were insured at the beginning of 1945 (tables 63 and 64). Few workers under 20 years of age had insurance protection, because most of them had only recently entered covered employment. Among

Table 61.—Workers with wage credits, work history: Index of estimated number of living persons with wage credits, by insurance status at beginning of year, 1941-45

[1941=100]

Year	Total	Total insured	Fully insured	Currently insured only	Uninsured
1941	100.0	100.0	100.0	100.0	100.0
1942	113.6	110.4	106.6	242.9	117.6
1943	130.8	125.3	116.1	442.9	137.7
1944	146.7	140.2	123.6	714.3	154.8
1945	156.7	154.2	131.4	942.9	160.8

Table 62.—Workers with wage credits, work history: Number and percentage distribution of workers, by insurance status as of specified date and sex, 1940-44

[1-percent sample of all workers with wage credits identified for posting through July 1945; only partly adjusted for duplication of workers with more than 1 account. Includes workers who died during the period 1937-44 and workers who became entitled to primary insurance benefits before Jan. 1, 1945. Age represents age at birthday in 1944. Workers of unknown sex included with male. Figures in italics represent data for less than 100 workers and may be unreliable because of the large probable sampling error. Because of mechanical processes and extent of adjustments for delayed wage records, data may differ slightly from corresponding data in other tables; see text for more detailed explanation of nature of data and table 69 for estimated and adjusted totals of all living and deceased workers with wage credits]

Insurance status as of specified date	Number of workers			Percentage distribution of workers		
	Total	Male	Female	Total	Male	Female
Workers with wage credits, 1937-40						
January 1, 1941:						
Total, 1-percent sample.....	452,421	317,723	134,698	100.0	100.0	100.0
Fully insured.....	241,522	181,155	60,367	53.4	57.0	44.8
Currently insured only.....	6,600	4,429	2,171	1.5	1.4	1.6
Uninsured.....	204,299	132,139	72,160	45.2	41.6	53.6
New entrants during 1940.....	41,306	26,453	14,853	9.1	8.3	11.0
Workers with previous wage credits.....	162,993	105,686	57,307	36.0	33.3	42.5
January 1, 1942:						
Total, 1-percent sample.....	518,919	359,271	159,648	100.0	100.0	100.0
Fully insured.....	259,655	194,300	65,355	50.0	54.1	40.9
Currently insured only.....	17,501	12,512	4,989	3.4	3.5	3.1
Uninsured.....	241,763	152,459	89,304	46.6	42.4	55.9
New entrants during 1941.....	62,325	38,801	23,524	12.0	10.8	14.7
Workers with previous wage credits.....	179,438	113,658	65,780	34.6	31.6	41.2
January 1, 1943:						
Total, 1-percent sample.....	599,176	400,946	198,230	100.0	100.0	100.0
Fully insured.....	285,517	212,310	73,207	47.7	53.0	36.9
Currently insured only.....	31,111	22,980	8,131	5.2	5.7	4.1
Uninsured.....	282,548	165,656	116,892	47.2	41.3	59.0
New entrants during 1942.....	77,570	40,017	37,553	12.9	10.0	18.9
Workers with previous wage credits.....	204,978	125,639	79,339	34.2	31.3	40.0
January 1, 1944:						
Total, 1-percent sample.....	674,736	432,522	242,214	100.0	100.0	100.0
Fully insured.....	305,916	222,965	82,951	45.3	51.5	34.2
Currently insured only.....	49,834	34,770	15,064	7.4	8.0	6.2
Uninsured.....	318,986	174,787	144,199	47.3	40.4	59.5
New entrants during 1943.....	71,870	29,663	42,207	10.7	6.9	17.4
Workers with previous wage credits.....	247,116	145,124	101,992	36.6	33.6	42.1
January 1, 1945:						
Total, 1-percent sample.....	721,170	451,756	269,414	100.0	100.0	100.0
Fully insured.....	328,974	233,283	95,601	45.6	61.6	35.5
Currently insured only.....	67,077	39,541	27,526	9.3	8.8	10.2
Uninsured.....	325,119	178,932	146,187	45.1	39.6	54.3
New entrants during 1944.....	46,221	19,452	26,769	6.4	4.3	9.9
Workers with previous wage credits.....	278,898	159,480	119,418	38.7	35.3	44.3

Table 60.—Workers with wage credits, work history: Percentage distribution of living persons with wage credits by insurance status at beginning of year, 1941-45

Year	Total	Total in-sured	Fully in-sured	Cur-rently in-sured only	Uninsured		
					Total	Work-ers with pre-vious wage credits	New en-trants in pre-vious year
1941	100.0	55.6	54.0	1.6	44.4	34.6	9.8
1942	100.0	54.0	50.7	3.3	46.0	33.2	12.8
1943	100.0	53.2	48.0	5.3	46.8	33.1	13.7
1944	100.0	53.1	45.5	7.6	46.9	35.3	11.6
1945	100.0	54.7	45.3	9.4	45.3	37.9	7.4

men, relatively more workers were insured in the middle age groups (35-59) than in younger or older age groups, while among women the proportion insured was larger in ages 20-24 than in any other age group.

These differences resulted in part from the employment characteristics of workers in these age and sex groups (table 65) and in part from differences in the number of quarters of coverage³ that workers at various ages needed to be insured. All workers who at their birthday in

³ A quarter of coverage is a calendar quarter in which the worker has been paid not less than \$50 in taxable wages.

1944 were between the ages of 29 and 64 needed 16 quarters of coverage to be fully insured; the requisite number of quarters of coverage decreased at each younger and each older age down to the minimum requirement of 6 quarters at age 24 and at age 69.⁴

Among men in the age intervals from 35 to 59, the proportion insured

⁴ The number of quarters of coverage required for fully insured status at the beginning of 1945 was as follows: for workers under age 24 and aged 70 and over, 6; at age 24, either 6 or 7, depending on the quarter of birth; at ages 25-28, between 8 and 15; and at ages 65-69, between 15 and 6, depending on the year and quarter of birth.

was between 70 and 73 percent. The proportion of insured men was smaller in each younger and also in each older age group. Thus, the proportion of insured men was highest for the ages at which the most quarters of coverage were required for fully insured status. The regularity and duration of covered employment for men at ages 35-59 were greater than for younger and older men; the differences by age in the number of quarters of coverage required for fully insured status were thus more than compensated.

Fifty-five percent of the women aged 20-24 were insured. In the age

Table 63.—*Workers with wage credits, work history: Number and percentage distribution of workers, by insurance status as of January 1, 1945, sex, and age*

[1-percent sample; see headnote, table 62]

Age and sex	Number of workers						Percentage distribution of workers					
	Total	Insurance status, Jan. 1, 1945					Total	Insurance status, Jan. 1, 1945				
		Fully insured	Currently insured only	Uninsured				Fully insured	Currently insured only	Uninsured		
Total, 1-percent sample	721,170	328,974	67,077	325,119	46,221	278,998	100.0	45.6	9.3	45.1	6.4	38.7
Under 20	81,562	17,883	(1)	63,679	23,210	40,460	100.0	21.9	(1)	78.1	28.5	49.6
20-24	111,118	58,356	118	52,644	4,568	48,076	100.0	52.5	.1	47.4	4.1	43.3
25-28	84,302	41,174	5,503	37,625	2,384	35,241	100.0	48.8	6.5	44.6	2.8	41.8
29-34	110,673	50,229	13,846	46,598	3,256	43,342	100.0	45.4	12.5	42.1	2.9	39.2
35-39	76,797	37,789	10,802	28,206	2,781	25,425	100.0	49.2	14.1	36.7	3.6	33.1
40-44	64,615	31,777	10,252	22,586	2,451	20,135	100.0	49.2	15.9	35.0	3.8	31.2
45-49	53,245	26,050	8,441	18,754	2,146	16,608	100.0	48.9	15.9	35.2	4.0	31.2
50-54	44,718	21,897	6,954	15,867	1,778	14,089	100.0	49.0	15.6	35.5	4.0	31.5
55-59	35,493	17,044	5,662	12,787	1,383	11,404	100.0	48.0	16.0	36.0	3.9	32.1
60-64	25,371	11,499	4,019	9,853	1,065	8,788	100.0	45.3	15.8	38.8	4.2	34.6
65-69	15,665	8,272	1,298	6,095	643	5,452	100.0	52.8	8.3	38.9	4.1	34.8
70 and over	10,992	6,722	(1)	4,270	522	3,748	100.0	61.1	(1)	38.8	4.7	34.1
Unknown	6,619	282	182	6,155	25	6,130	100.0	4.3	2.7	93.0	.4	92.6
Male	451,756	233,283	39,541	178,932	19,452	159,480	100.0	51.6	8.8	39.6	4.3	35.3
Under 20	45,621	9,859	(1)	35,762	11,593	24,169	100.0	21.6	(1)	78.4	25.4	53.0
20-24	58,952	29,747	39	29,166	1,282	27,884	100.0	50.5	.1	49.5	2.2	47.3
25-28	47,251	25,610	2,397	19,244	577	18,667	100.0	54.2	5.1	40.7	1.2	39.5
29-34	66,838	37,131	7,247	22,460	804	21,656	100.0	55.6	10.8	33.6	1.2	32.4
35-39	48,135	28,941	5,668	13,526	774	12,752	100.0	60.1	11.8	28.1	1.6	26.5
40-44	41,673	24,835	5,772	11,066	799	10,267	100.0	59.6	13.9	26.6	1.9	24.6
45-49	35,901	20,708	5,143	10,050	772	9,278	100.0	57.7	14.3	28.0	2.2	25.8
50-54	31,885	18,086	4,597	9,202	742	8,460	100.0	56.7	14.4	28.9	2.3	26.5
55-59	26,915	14,642	4,191	8,082	633	7,449	100.0	54.4	15.6	30.0	2.4	27.7
60-64	20,204	10,032	3,260	6,912	611	6,301	100.0	49.7	16.1	34.2	3.0	31.2
65-69	13,121	7,297	1,077	4,747	453	4,294	100.0	55.6	8.2	36.2	3.5	32.7
70 and over	9,769	6,138	(1)	3,631	392	3,239	100.0	62.8	(1)	37.2	4.0	33.2
Unknown	5,491	257	150	5,084	20	5,064	100.0	4.7	2.7	92.6	.4	92.2
Female	269,414	95,691	27,536	146,187	26,769	110,418	100.0	35.5	10.2	54.3	9.9	44.3
Under 20	35,941	8,024	(1)	27,917	11,626	16,291	100.0	22.3	(1)	77.7	32.3	45.3
20-24	52,166	28,609	79	23,478	3,286	20,192	100.0	54.8	.2	45.0	6.3	38.7
25-28	37,051	15,564	3,106	18,381	1,807	16,574	100.0	42.0	8.4	49.6	4.9	44.7
29-34	43,835	13,098	6,599	24,138	2,452	21,686	100.0	29.9	15.1	55.1	5.6	49.5
35-39	28,662	8,848	5,134	14,680	2,007	12,673	100.0	30.9	17.9	51.2	7.0	44.2
40-44	22,942	6,942	4,480	11,520	1,652	9,868	100.0	30.3	19.5	50.2	7.2	43.0
45-49	17,344	5,342	3,298	8,704	1,374	7,330	100.0	30.8	19.0	50.2	7.9	42.3
50-54	12,833	3,311	2,357	6,665	1,036	5,629	100.0	29.7	18.4	51.9	8.1	43.9
55-59	8,578	2,402	1,471	4,705	750	3,955	100.0	28.0	17.1	54.8	8.7	46.1
60-64	5,167	1,467	759	2,941	454	2,487	100.0	28.4	14.7	56.9	8.8	48.1
65-69	2,544	975	221	1,348	190	1,158	100.0	38.3	8.7	53.0	7.5	45.5
70 and over	1,223	584	(1)	639	130	509	100.0	47.8	(1)	52.2	10.6	41.6
Unknown	1,128	26	32	1,071	5	1,066	100.0	2.2	2.8	94.9	.4	94.5

¹ Inapplicable under provisions of Social Security Act.

intervals above 24, the proportions were smaller, ranging from 43 to 50

percent. This difference between men and women is explained by the fact

that, as compared with the quarters of coverage they required for insured

Table 64.—*Workers with wage credits, work history: Workers, by quarters with wage credits 1937-44, insurance status as of January 1, 1945, sex, and age*

[1-percent sample; see headnote, table 62]

Quarters with wage credits and insurance status	Total						Male						Female					
	Total	Under 25	25-44	45-64	65 and over	Unknown	Total	Under 25	25-44	45-64	65 and over	Unknown	Total	Under 25	25-44	45-64	65 and over	Unknown
Total, 1-percent sample	721,170	192,680	336,337	158,827	26,657	6,619	451,756	104,573	203,897	114,905	22,890	5,491	269,414	88,107	132,490	43,922	3,767	1,128
1	60,273	21,480	21,228	10,677	2,441	4,447	31,458	11,095	9,168	5,631	1,898	3,666	28,815	10,385	12,060	5,046	543	781
2	49,262	21,356	17,258	8,266	1,751	631	25,100	11,301	7,389	4,478	1,391	541	24,162	10,055	9,869	3,788	360	90
3	41,542	17,783	14,808	7,118	1,498	330	21,963	9,762	6,556	4,159	1,208	278	19,579	8,026	8,252	2,959	290	52
4	36,045	15,310	13,023	6,172	1,391	149	19,740	8,770	5,920	3,756	1,165	129	16,305	6,540	7,103	2,416	226	20
5	32,555	14,731	11,399	5,351	1,005	78	17,876	8,564	5,241	3,190	821	60	14,679	6,167	6,149	2,161	184	18
6	32,149	14,612	11,038	5,200	1,229	70	17,759	8,378	5,145	3,115	1,063	58	14,390	6,234	5,893	2,085	166	12
7	30,023	13,568	10,457	4,886	1,045	67	16,500	7,730	4,905	2,919	897	49	13,523	5,838	5,552	1,967	148	18
8	27,575	11,269	10,348	4,781	1,122	55	15,561	6,654	4,936	2,957	965	49	12,014	4,615	5,412	1,824	157	6
9	26,255	10,249	10,013	4,963	975	55	14,938	5,803	4,900	3,228	866	49	11,317	4,416	5,014	1,735	109	13
10	23,664	9,136	9,498	4,169	813	48	13,551	4,767	5,154	2,866	726	38	10,113	4,369	4,344	1,303	87	10
11	20,696	7,227	8,956	3,740	730	43	12,189	3,782	5,022	2,704	642	39	8,507	3,445	3,934	1,036	88	4
12	18,439	5,671	8,573	3,379	761	55	11,323	3,038	5,052	2,531	662	40	7,116	2,633	3,521	848	99	15
13	16,704	4,773	8,093	3,151	619	68	10,340	2,447	4,898	2,379	562	54	6,364	2,326	3,195	772	57	14
14	16,671	4,636	8,153	3,217	614	51	10,433	2,287	5,058	2,502	543	43	6,238	2,349	3,095	715	71	8
15	15,603	3,859	8,235	2,897	541	71	9,970	1,896	5,301	2,225	493	55	5,633	1,963	2,934	672	48	16
16	14,667	2,984	8,246	2,795	565	77	9,693	1,490	5,426	2,195	513	69	4,974	1,494	2,820	600	58	8
17	13,344	2,555	7,847	2,442	459	38	8,862	1,261	5,295	1,864	411	31	4,482	1,297	2,552	578	48	7
18	12,554	2,206	7,507	2,390	421	30	8,173	1,028	4,932	1,825	361	27	4,381	1,178	2,575	565	60	3
19	11,404	1,690	7,085	2,260	349	20	7,601	865	4,687	1,731	301	17	3,803	825	2,398	529	48	3
20	12,075	1,456	7,536	2,595	463	25	8,338	766	5,123	2,022	409	18	3,737	690	2,413	573	54	7
21	11,685	1,294	7,753	2,228	387	23	8,146	652	5,367	1,761	345	21	3,539	642	2,386	467	42	2
22	11,406	1,123	7,679	2,200	382	22	8,068	518	5,465	1,725	339	21	3,338	605	2,214	475	45	1
23	10,597	836	7,130	2,190	415	26	7,549	397	5,071	1,698	359	24	3,048	439	2,059	492	56	2
24	11,177	651	7,188	2,297	1,015	26	8,264	295	5,184	1,839	922	24	2,913	356	2,004	458	93	2
25	9,647	552	6,612	2,147	324	12	6,916	244	4,696	1,687	280	9	2,731	308	1,916	460	44	4
26	9,617	448	6,491	2,391	276	11	6,870	203	4,529	1,881	248	9	2,747	245	1,962	510	23	2
27	9,629	203	6,593	2,352	382	12	7,073	149	4,601	1,880	341	12	2,559	144	1,902	472	41	1
28	10,503	254	6,908	2,889	436	16	7,816	108	4,982	2,310	400	16	2,687	146	1,926	579	36	0
29	10,275	215	6,771	2,914	364	11	7,665	109	4,888	2,336	322	10	2,610	106	1,883	578	42	1
30	12,356	173	7,944	3,796	430	13	9,361	78	5,773	3,122	378	10	2,995	95	2,171	674	52	3
31	19,295	164	11,535	6,933	647	16	14,774	82	8,481	5,638	558	15	4,521	82	3,054	1,295	89	1
32	83,480	118	44,491	36,041	2,807	23	67,886	54	34,563	30,751	2,501	17	15,594	64	9,928	5,285	306	6
Fully insured	328,974	76,239	160,969	76,490	14,994	282	233,283	39,606	116,517	63,468	13,435	257	95,691	36,633	44,452	13,022	1,559	25
6	4,189	3,708	10	11	460	0	2,383	1,955	7	9	412	0	1,806	1,753	3	2	48	0
7	7,476	6,971	14	19	471	1	4,279	3,825	12	16	425	1	3,197	3,146	2	3	46	0
8	8,447	7,735	107	30	575	0	5,103	4,492	61	26	524	0	3,344	3,243	46	4	51	0
9	9,097	8,243	279	40	535	0	5,229	4,555	148	36	490	0	3,868	3,688	131	4	45	0
10	9,137	8,037	547	69	483	1	4,891	4,098	286	60	446	1	4,246	3,939	261	9	37	0
11	7,913	6,595	768	76	474	0	4,338	453	67	428	0	3,575	3,205	315	9	46	0	
12	7,007	5,274	1,067	108	556	2	4,037	2,784	669	94	488	2	2,970	2,400	398	14	68	0
13	6,599	4,541	1,141	349	207	1	3,795	2,282	866	186	490	1	2,804	2,259	483	21	41	0
14	6,852	4,505	1,630	200	816	1	3,830	2,196	990	182	461	1	3,022	2,309	640	18	55	0
15	6,493	3,765	2,070	182	474	2	3,771	1,834	1,338	165	433	1	2,722	1,931	732	17	41	1
16	8,370	2,937	3,855	1,020	527	31	5,428	1,455	2,598	863	483	29	2,942	1,482	2,257	157	44	2
17	9,317	2,521	5,037	3,114	430	15	6,212	1,234	3,499	1,080	385	14	3,105	1,287	1,538	234	45	0
18	10,020	2,180	5,759	1,674	392	15	6,601	1,011	3,896	1,336	343	15	3,419	1,169	1,863	338	19	0
19	9,735	1,673	5,941	1,774	339	8	6,597	855	4,020	1,421	294	7	3,388	818	1,921	353	45	1
20	10,995	1,445	6,255	2,257	451	17	7,660	758	4,695	1,792	400	15	3,335	687	2,130	465	51	1
21	10,997	1,291	7,300	2,021	369	16	7,768	651	5,131	1,635	336	15	3,229	640	2,169	386	33	1
22	10,918	1,118	7,385	2,024	373	18	7,794	514	5,307	1,621	335	17	3,124	604	2,078	403	38	0
23	10,273	833	6,920	2,088	412	20	7,360	395	4,956	1,632	357	20	2,913	438	1,964	456	55	0
24	10,971	651	7,072	2,213	1,010	25	8,149	295	5,126	1,787	917	24	2,822	356	1,946	426	93	1
25	9,489	551	6,515	2,092	319	12	6,847	244	4,651	1,665	278	9	2,642	307	1,864	427	41	3
26	9,499	448	6,431	2,335	274	11	6,812	203	4,503	1,850	247	8	2,687	245	1,928	455	27	0
27	9,546	293	6,552	2,315	378	8	7,023	149	4,667	1,861	338	8	2,523	144	1,885	454	40	0
28	10,407	254	6,859	2,844	434	16	7,781	108	4,965	2,293	399	16	2,626	146	1,894	551	35	0
29	10,177	215	6,735	2,857	360	10	7,612	109	4,872	2,301	320	10	2,565	106	1,863	556	40	0
30	12,314	173	7,926	3,773	429	13	9,342	78	5,765	3,111	378	10	2,972	95	2,161	662	51	1
31	19,266	164	11,528	6,913	645	16	14,759	82	8,475	5,630	557	15	4,507	82	3,053	1,283	88	1
32	83,470	118	44,488	36,034	2,807	23	67,882	54	34,561	30,749	2,501	17	15,588	64	9,927	5,285	306	6
Currently insured only	67,077	118	40,403	25,076	1,298	182	39,541	39	21,084	17,191	1,077	150	27,536	79	19,319	7,885	221	32
6	3,212	40	1,775	1,257	138	2	1,358	8	572	664	113	1	1,854	32	1,203	593	25	1
7	5,361	22	3,009	2,142	182	6	2,231	6	947	1,133	142	3	3,130	16	2,062	1,009	40	3
8	6,681	30	3,839	2,578	222	12	3,033	12	1,356	1,477	178	10	3,648	18	2,483	1,101	44	2
9	7,350	11	4,154	2,966	204	15	3,717	4	1,691	1,844	164	14	3,633	7	2,463	1,122	40	1
10	6,624	6	3,															

Table 64.—Workers with wage credits, work history: Workers, by quarters with wage credits 1937–44, insurance status as of January 1, 1945, sex, and age—Continued
 [1-percent sample; see headnote, table 62]

Quarters with wage credits and insurance status	Total						Male						Female					
	Total	Under 25	25–44	45–64	65 and over	Unknown	Total	Under 25	25–44	45–64	65 and over	Unknown	Total	Under 25	25–44	45–64	65 and over	Unknown
Uninsured	325,119	116,323	135,015	57,261	10,365	6,155	178,932	64,928	66,296	34,246	8,378	5,084	146,187	51,395	68,719	23,015	1,987	1,071
1.	60,273	21,480	21,228	10,677	2,441	4,447	31,458	11,095	9,168	5,631	1,898	3,666	28,815	10,385	12,060	5,046	543	781
2.	49,262	21,356	17,258	8,266	1,751	631	25,100	11,301	7,389	4,478	1,391	541	24,162	10,055	9,869	3,788	360	90
3.	41,542	17,788	14,808	7,118	1,498	330	21,963	9,762	6,556	4,159	1,208	278	19,579	8,026	8,252	2,959	290	52
4.	36,045	15,310	13,023	6,172	1,391	149	19,740	8,770	5,920	3,756	1,165	129	16,305	6,540	7,103	2,416	226	20
5.	32,555	14,731	11,390	5,351	1,005	78	17,876	8,564	5,241	3,190	821	60	14,679	6,167	6,149	2,161	184	18
6.	24,745	10,864	9,253	3,932	631	68	14,018	6,415	4,566	2,442	538	57	10,730	4,449	4,687	1,490	93	11
7.	17,186	6,575	7,434	2,725	392	60	9,990	3,899	3,946	1,770	330	45	7,196	2,676	3,488	955	62	15
8.	12,447	3,504	6,402	2,173	325	43	7,425	2,150	3,519	1,454	263	39	5,022	1,354	2,883	719	62	4
9.	9,808	1,995	5,580	1,957	236	40	5,992	1,244	3,160	1,348	212	28	3,816	751	2,420	609	24	12
10.	7,903	1,093	5,037	1,553	184	36	4,907	664	2,974	1,088	154	27	2,996	429	2,063	465	90	9
11.	6,542	626	4,370	1,378	134	34	4,023	390	2,550	948	105	30	2,519	236	1,820	430	29	4
12.	5,686	397	3,955	1,186	110	33	3,514	254	2,311	831	92	26	2,172	143	1,644	355	18	12
13.	4,832	231	3,506	990	61	44	2,981	164	2,037	696	47	37	1,851	67	1,469	294	14	7
14.	4,445	131	3,212	1,015	51	36	2,841	91	1,951	732	39	28	1,604	40	1,261	283	12	8
15.	4,048	93	3,013	856	34	52	2,516	61	1,810	576	30	39	1,532	52	1,203	280	4	13
16.	2,820	47	2,110	609	23	31	1,766	35	1,284	403	18	26	1,054	12	826	206	5	5
17 or more	4,977	102	3,436	1,303	98	38	2,822	69	1,914	744	67	28	2,155	33	1,522	559	31	10

status, relatively more women at ages 25 and over than at ages 20–24 were short-term workers.

Among workers of both sexes and all age groups, the largest proportion of fully insured persons, 63 percent, was among men 70 years of age and over; the smallest proportion, 22 percent, was among boys and girls under 20 years of age. As shown in

table 63, between 50 and 60 percent of the men in each of the age intervals from 20 to 69 were fully insured.

On a proportionate basis, slightly more women than men were fully insured at ages under 25, but at all ages 25 and over fewer women than men were fully insured. Among women in the age intervals 25–69 the proportion of fully insured workers ranged from

28 to 42 percent. The large-scale withdrawals of men under age 25 from covered jobs in 1941–44 to serve in the armed forces reduced the proportion of fully insured workers among men in this age group below that for women in the corresponding age group.

In the various age groups from 29 to 64, 11–16 percent of the men and

Table 65.—Workers with wage credits, work history: Workers, by first year of covered employment, 1937–44, sex, age, and insurance status as of January 1, 1945

[1-percent sample; see headnote, table 62]

First year of employment and sex	Total						Insured						Uninsured					
	Total	Under 25	25–44	45–64	65 and over	Unknown	Total	Under 25	25–44	45–64	65 and over	Unknown	Total	Under 25	25–44	45–64	65 and over	Unknown
Total, 1-percent sample	721,170	192,680	336,387	158,827	26,657	6,619	396,051	76,357	201,372	101,566	16,292	464	325,119	116,323	135,015	57,261	10,365	6,155
1937	329,364	10,461	203,200	96,281	13,199	6,223	241,362	7,400	148,253	75,484	9,872	353	88,002	3,061	54,947	20,797	3,327	5,870
1938	39,291	8,432	22,588	7,276	804	91	20,031	5,626	10,653	3,374	352	26	19,260	2,806	12,035	3,902	452	65
1939	44,523	13,348	19,738	6,491	4,371	75	24,651	9,353	9,076	3,114	3,084	24	19,872	4,495	10,662	3,377	1,287	51
1940	44,643	18,742	17,829	6,823	1,182	67	24,308	12,056	8,032	3,630	571	19	20,335	6,686	9,797	3,193	611	48
1941	64,377	32,869	20,873	9,143	1,433	59	32,903	17,485	9,812	4,922	666	18	31,474	15,384	11,061	4,221	767	41
1942	79,581	41,343	21,967	13,982	2,253	36	36,068	16,898	10,668	7,407	1,079	16	43,513	24,445	11,299	6,575	1,174	20
1943	73,170	39,198	19,220	12,459	2,250	43	16,728	7,539	4,373	3,635	668	8	56,442	31,559	14,342	8,824	1,582	55
1944	46,221	27,787	10,872	6,372	1,165	(1)	16	(1)	(1)	(1)	(1)	(1)	46,221	21,787	10,572	6,372	1,165	25
Male	451,756	104,573	203,897	114,905	22,890	5,491	272,824	39,648	137,601	80,659	14,512	407	178,932	64,928	66,296	34,246	8,378	5,084
1937	238,908	7,044	138,150	77,151	11,409	5,154	184,822	5,095	108,152	62,557	8,714	304	54,086	1,949	29,998	14,504	2,695	4,850
1938	21,638	4,918	13,820	5,141	666	83	13,115	3,249	6,896	2,629	315	26	11,523	1,669	6,934	2,512	351	57
1939	29,028	8,066	12,312	4,637	3,951	62	16,526	5,301	5,922	4,245	2,845	23	12,502	2,765	6,390	2,202	1,106	39
1940	28,556	11,334	11,113	4,999	1,046	64	15,550	6,954	5,203	2,860	514	19	13,006	4,380	5,910	2,139	532	45
1941	40,010	20,226	11,943	6,501	1,288	52	19,461	9,334	5,788	3,713	610	16	20,549	10,892	6,155	2,788	678	36
1942	40,959	21,934	8,694	8,375	1,933	53	16,666	6,738	4,289	4,667	957	15	24,303	15,196	4,405	3,708	976	18
1943	30,195	18,176	4,901	5,343	1,752	23	6,684	2,974	1,351	1,798	557	4	23,511	15,202	3,550	3,545	1,195	19
1944	19,452	12,875	2,954	2,758	845	20	(1)	(1)	(1)	(1)	(1)	(1)	19,452	12,875	2,954	2,758	845	20
Female	269,414	88,107	132,490	43,922	3,767	1,128	123,227	36,712	63,771	20,907	1,780	57	146,187	51,395	68,719	23,015	1,987	1,071
1937	90,456	3,417	65,050	19,130	1,790	1,069	56,540	2,305	10,101	12,927	1,158	49	33,916	1,112	24,949	6,203	632	1,020
1938	14,653	3,514	8,558	2,155	138	8	6,916	2,377	3,757	745	37	0	7,737	1,137	5,101	1,390	101	8
1939	15,495	5,782	7,426	1,854	420	13	8,125	4,052	3,154	679	239	1	7,370	1,730	4,272	1,175	181	12
1940	16,057	7,408	6,716	1,824	136	8	8,758	5,102	2,829	770	57	0	7,329	2,306	3,887	1,054	79	3
1941	24,357	12,643	8,930	2,642	145	7	13,442	8,151	4,024	1,209	56	2	10,925	4,492	4,906	1,433	89	5
1942	38,612	19,499	13,273	5,607	320	3	19,402	10,160	6,379	2,740	122	1	19,210	9,249	6,594	2,867	198	2
1943	42,975	21,022	14,319	7,116	498	20	10,044	4,565	3,527	1,837	111	4	32,931	16,457	10,792	5,279	387	16
1944	26,799	14,912	7,918	3,614	320	5	(1)	(1)	(1)	(1)	(1)	(1)	26,799	14,912	7,918	3,614	320	5

¹ Inapplicable under provisions of Social Security Act.

15-20 percent of the women were currently but not fully insured. A slightly larger proportion of women than men were only currently insured, because relatively more women entered covered jobs for the first time in 1942-44.

Account-Number Applications, 1945

The number and personal characteristics of applicants for social security accounts in 1945 reflected the continued depletion of the reserve of persons for whom accounts had not already been established as well as changing labor-market conditions associated with the curtailment of war production and the end of the war. By the end of the year, about 83.8 million employee accounts had been established, and an estimated 75.3 million living persons, or 70 percent of the estimated population aged 14 and over, held account numbers (table 66).

The annual total of 3.3 million applicants was the smallest on record and represented a continuation, at a reduced rate, of the downward trend in the aggregate number of new accounts established, which began in the summer of 1943. The number of accounts established for women, children, aged persons, and Negroes declined, but more account numbers

Table 66.—Applicants for account numbers: Applicants by year, and estimated number of living account-number holders at end of year, 1940-45

[Corrected to Aug. 1, 1946]

Year	Applicants for account numbers ¹		Living account-number holders 14 years and over, end of year		
	Total during year	Cumulative total, end of year	Estimated number ²	Percent of population 14 years and over ³	
				Total	Male
1940	5,227,084	54,225,212	49,900,000	48.7	66.6
1941	6,677,901	60,903,113	56,000,000	54.0	72.0
1942	7,638,175	68,541,288	63,000,000	60.2	77.4
1943	7,425,670	75,966,958	69,400,000	65.7	80.7
1944	4,536,948	80,503,906	72,900,000	68.4	82.3
1945	3,321,384	83,825,290	75,300,000	70.0	83.4

¹ Unadjusted for applicants holding more than 1 account number and for deaths. Excludes applicants for numbers under railroad retirement program, totaling about 2.4 million by end of 1945.

² Estimated by adjusting cumulative total of

accounts established for duplications as well as for deaths.

³ Population estimated by Bureau of the Census; includes Alaska and Hawaii.

Table 67.—Applicants for account numbers: Applicants, by sex, age, and race, 1945

[See headnote, table 68]

Age	Total			Male			Female		
	Total	White	Negro	Total	White	Negro	Total	White	Negro
Total	3,321,384	2,817,063	504,321	1,505,839	1,310,626	195,313	1,815,545	1,606,537	309,008
Under 15	355,062	315,014	40,048	245,447	216,660	28,787	109,615	98,354	11,261
15-19	1,496,792	1,303,638	193,154	677,115	589,465	87,650	819,677	714,173	105,504
20-24	316,793	236,497	80,296	131,688	112,080	19,608	185,105	124,417	60,688
25-29	224,648	170,916	53,732	102,503	85,578	16,925	122,145	85,338	36,807
30-34	176,921	140,169	36,752	55,757	49,366	9,391	118,164	90,803	27,361
35-39	171,411	139,266	32,145	52,892	45,385	7,507	118,519	93,881	24,638
40-44	141,780	119,398	22,382	46,351	40,523	5,828	95,429	78,875	16,554
45-49	126,989	108,925	18,064	41,050	36,646	5,304	85,030	72,279	12,760
50-54	103,516	92,507	11,009	38,023	33,783	4,240	65,498	58,724	6,769
55-59	83,300	75,845	7,455	35,076	31,361	3,715	48,224	44,484	3,740
60-64	65,907	54,618	4,289	30,247	27,719	2,528	28,660	26,899	1,761
65-69	36,880	33,825	3,055	23,176	20,991	2,185	13,704	12,834	870
70 and over	28,385	26,445	1,940	22,614	20,969	1,645	5,771	5,476	295

Table 68.—Applicants for account numbers: Total number of applicants and percentage distribution by sex, age, and race, 1936-45, and by quarter, 1945

[Unadjusted for applicants holding more than 1 account number and for deaths. Includes applicants of unknown age, sex, and/or race. Age represents age at birthday in specified year. White applicants include all races other than Negro. Applicants of unknown race included with white; of unknown sex, included with male; of unknown age, allocated arbitrarily among larger age groups]

Period	Number	Race		Sex		Age											
						Total				Male				Female			
		White	Negro	Male	Female	Under 20	20-44	45-64	65 and over	Under 20	20-44	45-64	65 and over	Under 20	20-44	45-64	65 and over
Cumulative through December 1945	83,825,290	89.2	10.8	60.7	39.3												
1936-37	37,138,813	92.4	7.6	72.6	27.4	5.8	68.9	21.9	3.4	8.0	66.2	24.9	3.9	7.8	76.1	13.9	2.2
1938	6,304,284	85.9	14.1	63.6	36.4	25.3	55.0	16.2	3.5	23.8	52.9	18.7	4.6	27.9	58.6	12.0	1.5
1939	5,555,031	87.5	12.5	59.2	40.8	33.4	50.3	13.7	2.6	32.3	48.3	15.7	3.7	35.0	53.2	10.8	1.0
1940	5,227,084	87.9	12.1	58.9	41.1	40.9	44.6	12.6	2.0	41.0	41.9	14.2	2.9	40.7	48.6	10.0	.7
1941	6,677,901	88.2	11.8	55.4	44.6	47.5	39.7	11.4	1.4	50.9	34.0	12.9	2.2	43.3	46.9	9.4	.4
1942	7,638,175	88.1	11.9	46.4	53.6	48.7	34.7	14.7	1.9	56.7	23.4	16.4	3.5	41.7	44.5	13.3	.5
1943	7,425,670	85.7	14.3	39.1	60.9	49.2	32.8	15.5	2.5	63.3	17.3	14.6	4.8	40.2	42.7	16.1	1.0
1944	4,530,948	83.7	16.3	40.3	59.7	54.1	30.5	13.1	2.3	66.4	17.7	11.8	4.1	45.6	39.2	14.1	1.1
1945	3,321,384	84.8	15.2	45.3	54.7	56.7	31.1	11.2	2.0	61.4	26.0	9.6	3.0	51.2	35.2	12.5	1.1
January-March	771,016	83.1	16.9	44.2	55.8	44.1	36.6	16.4	2.9	55.7	24.5	15.0	4.8	34.8	46.2	17.5	1.6
April-June	972,576	85.6	14.4	42.2	57.8	65.7	23.2	9.4	1.7	74.0	14.8	8.3	2.9	69.4	29.4	10.3	.9
July-September	899,166	83.1	16.9	47.6	52.4	63.5	26.3	8.7	1.5	68.7	21.9	7.2	2.2	58.7	30.3	10.1	.9
October-December	678,626	88.1	11.9	48.2	51.8	44.8	42.2	11.2	1.8	41.4	47.1	9.0	2.5	47.9	37.7	13.3	1.1

were issued to men of military age than in 1944 (tables 67 and 68).

As a result of requests for account numbers by demobilized servicemen, the number of applications received from men declined by only 18 percent, while applications received from women decreased by one-third. Consequently, the proportion of male ap-

plicants increased from 40 percent in 1944 to 45 percent in 1945. The flow of discharged servicemen into the labor force also resulted in an increased volume of male applicants at each age from 21 to 33. Accounts established for men aged 20-44 comprised 26 percent of all accounts established for male applicants, as com-

pared with 18 percent in the preceding year. The increase for this age group was particularly large in the final quarter of the year, when men aged 20-44 represented 47 percent of all male applicants; the corresponding percentage for 1944 was 24.

The year 1945 was also marked by a substantial decline in the number

Table 69.—Workers with wage credits, annual data: Estimated number of all workers and new entrants and their average wage credits, and percentage distribution of all workers by amount of wage credits and age, and of all workers and new entrants by quarters with wage credits, for each sex, 1940-44¹

[Corrected to Aug. 1, 1946]

Wage credits, age, and quarters with wage credits	1940			1941			1942			1943			1944		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
	Estimated number of workers and estimated average wage credits of all workers														
All workers (in thousands)	35,393	25,572	9,821	40,976	29,370	11,606	46,363	31,834	14,529	47,656	30,124	17,532	46,296	28,072	18,224
New entrants (in thousands)	4,389	2,831	1,558	6,475	4,030	2,445	8,025	4,164	3,861	7,555	3,169	4,386	4,986	2,103	2,883
Average wage credits (all workers)	\$926	\$1,069	\$553	\$1,014	\$1,186	\$574	\$1,127	\$1,361	\$609	\$1,289	\$1,579	\$786	\$1,369	\$1,680	\$885
Percentage distribution of all workers by amount of wage credits															
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1-199	22.8	19.5	31.0	21.0	17.4	30.5	20.7	15.6	31.8	19.1	15.4	25.7	18.0	14.5	23.5
200-399	10.8	9.4	14.4	10.6	14.5	10.5	8.7	14.5	9.9	7.8	13.4	8.9	6.8	12.2	
400-599	9.6	7.9	14.1	8.6	7.3	12.0	8.0	6.9	10.6	7.2	5.7	9.7	6.7	5.1	9.1
600-799	10.2	8.4	14.9	8.8	7.1	13.4	7.3	6.1	10.0	6.1	4.7	8.6	5.6	4.2	7.7
800-999	8.7	8.0	10.6	8.2	6.9	11.5	7.2	5.7	10.3	5.8	4.2	8.6	5.3	3.8	7.6
1,000-1,199	7.4	7.9	6.3	7.0	6.8	7.4	6.4	5.5	8.3	5.7	4.1	8.3	5.2	3.7	7.7
1,200-1,399	6.6	7.7	3.7	6.2	6.8	4.5	5.5	5.6	5.6	5.2	4.1	7.2	5.2	3.8	7.4
1,400-1,599	5.5	6.9	2.1	5.6	6.8	2.7	4.8	5.4	3.5	4.7	4.2	5.6	4.8	3.8	6.3
1,600-1,799	4.3	5.5	1.0	4.8	6.1	1.4	4.4	5.4	2.2	4.2	4.2	4.1	4.3	3.9	5.0
1,800-1,999	3.6	4.7	.7	4.2	5.5	.8	4.1	5.4	1.3	4.0	4.5	3.0	4.1	4.1	4.0
2,000-2,199	2.5	3.4	.4	3.4	4.6	.4	3.7	5.0	.7	3.7	4.7	2.1	3.8	4.3	2.9
2,200-2,399	1.7	2.3	.2	2.5	3.4	.2	3.1	4.4	.4	3.5	4.7	1.4	3.5	4.4	2.1
2,400-2,599	1.3	1.7	.1	2.0	2.6	.2	2.7	3.8	.2	3.2	4.5	.9	3.3	4.5	1.5
2,600-2,799	1.0	1.3	.1	1.5	2.0	.1	2.2	3.1	.1	2.8	4.2	.5	3.1	4.5	1.0
2,800-2,999	.7	.9	.1	1.1	1.5	.1	1.9	2.7	.1	2.7	4.0	.3	3.1	4.7	.7
3,000	3.3	4.5	.3	4.5	6.1	.3	7.5	10.8	.4	12.2	19.0	.6	15.1	23.9	1.3
Percentage distribution of all workers by age															
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 20	8.4	7.1	11.6	10.7	9.4	14.0	13.3	11.6	17.1	15.2	13.1	18.5	15.0	13.0	18.0
20-24	18.3	16.0	24.7	18.0	15.6	24.0	16.1	13.3	21.8	13.3	9.4	20.2	12.2	7.0	20.3
25-29	16.4	15.8	18.0	15.7	15.3	17.0	13.6	12.9	14.9	12.0	11.0	13.9	11.4	9.7	13.9
30-34	13.9	13.9	13.8	13.1	13.2	13.2	12.8	13.0	12.5	12.0	12.1	11.8	11.7	11.9	11.6
35-39	11.1	11.4	10.3	11.1	11.3	10.4	11.1	11.4	10.6	11.3	11.7	10.6	11.2	11.8	10.3
40-44	9.4	10.0	8.1	9.0	9.4	7.8	9.3	9.8	8.4	9.8	10.5	8.5	10.4	11.5	8.6
45-49	7.6	8.4	5.6	7.7	8.4	5.7	7.8	8.6	6.1	8.3	9.4	6.6	8.6	9.9	6.6
50-54	6.1	6.9	3.8	5.9	6.7	3.8	6.4	7.3	4.2	6.8	8.0	4.6	7.1	8.7	4.8
55-59	4.2	4.9	2.2	4.3	5.1	2.2	4.5	5.5	2.4	5.2	6.5	2.9	5.5	7.1	3.2
60-64	2.6	3.1	1.2	2.6	3.2	1.2	2.9	3.7	1.3	3.4	4.4	1.6	3.8	5.0	1.8
65-69	1.3	1.6	.5	1.3	1.6	.5	1.5	1.9	.5	1.8	2.5	.6	2.0	2.8	.7
70 and over	.7	.9	.2	.6	.8	.2	.7	1.0	.2	.9	1.4	.2	1.1	1.6	.3
Percentage distribution by quarters with wage credits															
All workers, total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 4 quarters	36.0	33.8	41.8	38.2	34.9	46.6	42.7	38.6	51.6	41.7	36.7	50.6	38.5	33.1	46.7
1 quarter	13.5	12.2	16.8	13.0	11.4	17.2	15.4	12.5	21.8	15.1	13.6	17.9	14.0	12.3	16.6
2 quarters	11.6	10.8	13.6	12.8	11.6	15.7	13.9	12.5	17.0	13.7	11.8	17.1	12.7	10.6	15.8
3 quarters	11.0	10.8	11.4	12.4	11.9	13.7	13.4	13.6	12.8	12.9	11.3	15.6	11.8	10.2	14.3
4 quarters	63.9	66.2	68.2	61.8	65.1	53.4	57.3	61.4	48.4	58.3	63.3	49.4	61.5	66.9	63.3
New entrants, total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 4 quarters	89.0	88.1	90.6	89.2	88.1	91.0	90.9	89.7	92.1	86.4	85.7	87.0	90.2	90.0	90.4
1 quarter	49.7	48.5	52.1	39.2	37.2	42.4	42.0	37.9	46.2	35.5	35.5	35.5	39.9	40.5	39.5
2 quarters	26.3	26.2	26.3	30.5	30.6	30.3	30.7	31.8	29.6	30.1	29.7	30.4	31.5	31.0	31.9
3 quarters	13.0	13.4	12.2	19.5	20.3	18.3	18.2	20.0	16.3	20.8	20.5	21.1	18.8	18.5	19.0
4 quarters	11.0	11.9	9.4	10.8	11.9	9.0	9.1	10.3	7.9	13.6	14.3	13.0	9.8	10.0	9.6

¹ Data for 1940 and 1941 based on 4-percent sample; for 1942, 1943, and 1944, on 3-percent sample. Quarterly data adjusted for estimated underrepresentation of workers receiving \$3,000 or more a year in employer reports for second, third,

and fourth quarters, items reported too late for inclusion in sample, and duplication of workers with more than 1 account. For adjusted annual totals for preceding years, see table 27.

of accounts established for youths and aged persons. Applicants under age 20 were only about three-fourths as numerous as in 1944. The total of 65,000 applications received from persons aged 65 and over represented a 38-percent decline and constituted the smallest number on record for any year.

Account numbers were issued to 504,000 Negroes. This total, the smallest in any year, was 32 percent below the 1944 volume. Moreover, 1945 was the first year since 1941 when the relative number of Negro applicants was smaller than in the preceding year. Despite this reversal of trend, however, the proportion of Negro men and women among applicants for account numbers remained fairly stable. In 1945, 13 percent of the men for whom accounts were established and 17 percent of the women were Negroes; the corresponding percentages in 1944 were 14 and 18.

Detailed information on covered workers and their wage credits in 1945 are not yet available. The following sections therefore give data for 1944.

Workers in Covered Employment, 1944

Personal Characteristics

In 1944, the third full year of war production, labor-force reserves were so nearly depleted that the flow of younger men into the armed forces was not completely offset by an increase in employment of older men, women, and young people. As a result, approximately 46.3 million persons, about 3 percent fewer than in 1943, earned wage credits under old-age and survivors insurance in 1944 (table 69).

The effect of continued heavy calls under Selective Service shows up in the fact that about 14 percent fewer men under 40 years of age worked in covered employment than in 1943. The decrease would have been larger, of course, had not many boys under draft age worked in covered employment.

While the number of younger men decreased, the number of men aged 40 and over increased both absolutely and relatively. The increase in numbers was slight—about 2 percent—but the increase in the relative size of

this group was somewhat more significant. In 1943, about 43 percent of all men in covered jobs were aged 40 and over; in 1944, the corresponding ratio was 47 percent. The median age of men with wage credits rose from 37 years in 1943 to 39 years in 1944. Still, there were not enough older men available to fill the jobs of all those under age 40 who went into the armed forces, and the net result was a decline of about 2 million, or 6.8 percent, in the number of men in covered jobs in 1944.

The number of women with wage credits increased by 3.9 percent. In 1943, 17.5 million women worked in covered industry; in 1944 there were 18.2 million. The additional women workers were not drawn predominantly from any one age group, although the relative number aged 50 and over increased slightly—from 10.0 percent in 1943 to 10.7 percent in 1944. The median age of women workers remained at about 29 years. The proportion of women among workers receiving wage credits rose to the highest level in the history of the program. In 1944, about 4 out of 10 workers in covered industry were women. In each of the years 1937–41, only about 3 out of 10 workers were women.

Many of these additional women workers were Negroes. The number of Negro women with wage credits in the year was 17 percent higher than in 1943, as compared with 2.6 percent in the case of white women. Fewer Negro men were employed, but the increase in the number of Negro women workers was so large that the relative number of Negroes in covered jobs rose from 9.2 percent in 1943 to 9.7 percent in 1944 (table 71). Only about 7 percent of all workers were Negroes in each of the years 1937–40.

New Entrants to Covered Employment

By 1944 so large a proportion of the population of working age had received wage credits at some time that, despite the heavy demand of war industries for new workers, the number of persons entering covered employment for the first time declined. An estimated 5.0 million workers—2.1 million men and 2.9 million women—received their first wage credits in 1944 (table 69). This total of new

entrants was only two-thirds as large as in 1943, and the ratio of new workers to all workers in covered employment during the year, 11 percent, was the lowest since 1937.

A large proportion of those who received their first wage credits in 1944 were, of course, young people just starting their working careers. Nearly half the new entrants were under age 20, and another 10 percent were aged 20–24 (table 70). Many, however, were middle-aged women, elderly men, and Negroes, who were able to find covered employment for the first time as a result of the stringency of the labor market.

Of the men who entered covered employment in 1944 for the first time, two-thirds were under age 25, a striking shift from the prewar year of 1940 when only slightly more than half the male new entrants were under age 25. In 1943, the corresponding proportion was 60 percent. About 15 percent of the 1944 male entrants were age 50 and over, as compared with 18 percent in 1943.

As compared with men, a smaller proportion of the new women workers—only 55 percent—were under age 25. About a third, as compared with less than a fifth of the men, were in the age group 25–49. Despite the decrease in the total number of women who were new entrants, 16 percent of all women who worked in covered industry in 1944 had no prior wage credits, as compared with 7.3 percent of the men.

Negroes formed a larger proportion of the new entrants (16 percent) than in the preceding year (14 percent).

Quarters in Covered Employment

Although fewer workers received wage credits in 1944 than in 1943, a larger proportion of those who had jobs had covered employment in all 4 quarters of the year. Approximately 62 percent of all workers received wage credits in each of the 4 quarters (table 69); in 1943 the corresponding proportion was 58 percent. The increase among men was from 63 percent to 67 percent; among women, from 49 percent to 53 percent.

One important reason for the rise in the proportion of 4-quarter workers was the decline in the number of new entrants. A majority of those entering covered employment for the

Table 70.—*Workers with wage credits, annual data: All workers, workers with previous wage credits, and new entrants, by sex, age, race, and quarters with wage credits, 1944*

[3-percent sample of all workers in 1944 whose wage credits were identified for posting through July 1945; not adjusted for duplication of workers with more than 1 account or for data reported too late for inclusion in tabulations. Wage credits exclude wages in excess of \$3,000 a year earned in covered employment by any 1 worker. Age represents age at birthday in 1944. White workers include all races other than Negro. Workers of unknown race included with white; of unknown sex, included with male. Figures in italics represent data for less than 100 workers and may be unreliable because of the large probable sampling error. See text for more detailed explanation of data and table 69 for estimated 100-percent totals]

Age, sex, and race	All workers			Workers with previous wage credits			New entrants				
	Total	4 quarters in 1944	Less than 4 quarters in 1944	Total	4 quarters in 1944	Less than 4 quarters in 1944	Total	1 quarter in 1944	2 quarters in 1944	3 quarters in 1944	4 quarters in 1944
								1944	1944	1944	1944
Total, 3-percent sample	1,352,289	808,358	543,931	1,210,087	794,846	415,241	142,202	57,288	44,942	26,460	13,512
Under 20	200,991	62,334	138,657	130,691	57,274	73,417	70,300	27,332	23,858	14,050	5,060
20-24	164,977	80,578	84,399	150,654	79,167	71,487	14,323	6,135	4,400	2,377	1,411
25-29	153,321	85,883	67,438	144,126	84,919	59,207	9,195	4,031	2,807	1,393	964
30-34	158,528	101,535	56,993	149,727	100,563	49,164	8,801	3,643	2,612	1,574	972
35-39	151,899	104,090	47,509	143,650	103,100	40,550	8,249	3,399	2,404	1,456	990
40-44	140,167	100,374	39,793	132,541	99,425	33,116	7,626	3,157	2,265	1,255	949
45-49	116,289	84,352	31,937	109,532	83,484	26,048	6,757	2,705	1,945	1,239	868
50-54	96,369	70,404	25,965	90,816	69,628	21,188	5,553	2,214	1,511	1,052	776
55-59	74,857	54,823	20,034	70,282	54,196	16,086	4,575	1,842	1,279	827	627
60-64	50,784	36,063	14,721	47,441	35,642	11,799	3,343	1,380	949	593	421
65-69	27,142	18,103	9,040	25,203	17,842	7,361	1,939	826	515	338	260
70 and over	14,916	8,616	6,300	13,434	8,408	5,026	1,482	595	385	294	203
Unknown	2,049	1,204	845	1,990	1,198	792	59	12	12	6	
Male	822,045	535,270	286,775	762,094	529,483	232,611	59,951	24,487	18,652	11,025	5,787
Under 20	105,585	29,289	76,296	70,313	26,556	43,757	35,272	13,687	11,929	6,923	2,733
20-24	57,206	23,999	33,207	53,267	23,673	29,594	3,939	2,002	1,086	526	326
25-29	79,628	47,866	31,762	77,282	47,652	29,630	2,346	1,183	655	294	214
30-34	97,741	68,972	28,769	95,493	68,746	26,747	2,248	1,048	613	361	226
35-39	97,133	72,655	24,478	94,826	72,382	22,444	2,307	997	660	377	273
40-44	94,575	73,532	21,043	92,028	73,185	18,843	2,547	1,116	679	405	347
45-49	81,212	63,311	17,901	78,797	62,946	15,851	2,415	938	675	437	365
50-54	70,997	55,309	15,638	68,772	54,970	13,802	2,225	883	592	411	339
55-59	58,101	44,909	13,192	55,987	44,587	11,400	2,114	806	585	401	322
60-64	41,424	30,647	10,777	39,561	30,382	9,179	1,863	742	498	358	265
65-69	23,190	15,840	7,350	21,811	15,643	6,168	1,379	564	346	272	197
70 and over	13,534	7,893	5,641	12,277	7,719	4,558	1,257	504	328	251	174
Unknown	1,719	1,048	671	1,680	1,042	638	59	17	6	10	6
Female	530,244	273,088	257,156	447,993	265,363	182,630	82,251	32,801	26,290	15,435	7,725
Under 20	95,406	33,045	62,361	60,378	30,718	29,660	35,028	13,645	11,929	7,127	2,327
20-24	107,771	56,579	51,192	97,387	55,494	41,893	10,334	4,133	3,314	1,852	1,085
25-29	73,693	38,017	35,676	66,844	37,267	29,577	6,849	2,848	2,152	1,099	750
30-34	60,782	32,563	28,224	54,234	31,517	22,417	6,553	2,595	1,999	1,213	746
35-39	54,766	31,435	23,331	48,824	30,718	18,106	5,942	2,402	1,744	1,079	717
40-44	45,592	26,842	18,750	40,513	26,240	14,273	5,079	2,041	1,586	850	602
45-49	35,077	21,041	14,036	30,735	20,538	10,197	4,342	1,767	1,270	802	503
50-54	25,372	15,095	10,277	22,044	14,658	7,386	3,328	1,331	919	641	437
55-59	16,756	9,914	6,842	14,295	9,609	4,636	2,461	1,036	694	426	305
60-64	9,360	5,416	3,944	7,880	5,260	2,620	1,480	638	451	235	156
65-69	3,952	2,262	1,600	3,392	2,199	1,193	560	262	169	66	63
70 and over	1,382	723	659	1,157	689	468	225	91	57	43	34
Unknown	330	156	174	310	156	154	20	12	6	2	0
Negro male	82,818	46,466	36,352	74,483	45,703	28,780	8,335	3,667	2,567	1,338	763
Under 20	11,821	3,305	8,516	7,531	2,953	4,578	4,290	1,798	1,402	738	352
20-24	9,123	3,945	5,178	8,187	3,864	4,323	936	434	290	131	81
25-29	9,839	5,301	4,538	9,272	5,252	4,020	567	276	170	72	49
30-34	10,895	6,592	4,303	10,401	6,556	3,845	494	242	150	66	36
35-39	9,801	6,364	3,437	9,379	6,325	3,054	422	198	126	59	39
40-44	9,888	6,701	3,097	9,497	6,741	2,756	301	197	90	54	50
45-49	7,508	5,217	2,291	7,174	5,160	2,014	334	135	85	57	57
50-54	5,319	3,589	1,730	5,043	3,559	1,484	276	121	70	55	50
55-59	3,911	2,590	1,321	3,683	2,557	1,126	228	98	69	28	33
60-64	2,472	1,556	916	2,292	1,538	754	180	80	49	33	18
65-69	1,214	602	522	1,104	682	422	110	48	35	17	10
70 and over	651	339	342	584	331	253	97	36	29	24	8
Unknown	346	185	161	336	185	151	10	4	2	4	0
Negro female	48,316	16,704	31,612	34,253	15,448	18,805	14,063	6,018	4,517	2,272	1,256
Under 20	7,169	1,157	6,012	3,203	960	2,243	3,966	1,876	1,356	537	197
20-24	10,323	3,110	7,213	7,243	2,828	4,415	3,080	1,269	1,000	529	282
25-29	8,692	3,065	5,627	5,567	2,841	3,726	2,125	881	683	337	224
30-34	7,373	3,047	4,326	5,783	2,867	2,916	1,590	637	487	286	180
35-39	5,494	2,333	3,151	4,248	2,183	2,065	1,236	484	374	228	150
40-44	4,118	1,769	2,349	3,235	1,665	1,570	883	366	276	137	104
45-49	2,370	1,020	1,350	1,797	966	831	573	235	173	111	54
50-54	1,440	632	808	1,117	597	520	323	137	87	64	35
55-59	762	340	422	601	325	276	161	77	39	30	15
60-64	347	146	201	271	137	134	76	34	25	8	9
65-69	131	44	87	99	42	57	32	14	13	3	2
70 and over	44	17	27	33	13	20	11	5	0	2	4
Unknown	63	24	39	56	24	32	7	5	4	0	0

first time do so too late in the year to acquire wage credits in all 4 quarters. Thus, only 10 percent of the new

entrants of 1944 were 4-quarter workers.

The larger proportion of new en-

trants among women than among men was a factor in reducing the proportion of 4-quarter workers among

Table 71.—Workers with wage credits, annual data: All workers, by amount of wage credits, quarters with wage credits, sex, age, and race, 1944.

[3-percent sample; see headnote, table 70]

Wage credits, sex, and race	Workers with wage credits in 1944																	
	Total						With wage credits in 4 quarters						With wage credits in less than 4 quarters					
	Total	Under 25	25-44	45-64	65 and over	Unknown	Total	Under 25	25-44	45-64	65 and over	Unknown	Total	Under 25	25-44	45-64	65 and over	Unknown
Total, 3-percent sample	1,352,289	365,968	603,915	338,299	42,058	2,049	508,358	142,912	391,882	245,642	26,718	1,204	543,931	223,056	212,033	92,657	15,340	845
\$1-199	243,349	121,537	81,982	33,191	6,274	365	6,233	3,131	1,545	1,088	458	11	237,116	118,406	80,437	32,103	5,816	354
200-399	120,426	56,363	41,924	18,773	3,197	169	17,523	9,613	4,606	2,686	595	23	102,903	46,750	37,318	16,087	2,602	146
400-799	165,761	65,214	64,552	30,659	5,062	274	61,308	27,247	20,516	11,487	1,957	104	453,573	37,967	44,036	19,172	3,105	173
800-1,199	142,316	44,522	59,563	32,900	5,082	249	94,943	31,921	37,073	22,287	3,488	169	47,373	12,601	22,485	10,613	1,594	80
1,200-1,599	135,230	34,504	60,331	34,811	5,389	195	111,552	29,975	48,028	28,829	4,562	157	23,678	4,529	12,302	5,982	827	38
1,600-1,999	113,530	19,959	55,565	33,265	4,578	163	100,445	18,205	48,478	29,476	4,148	138	13,085	1,754	7,087	3,789	430	25
2,000-2,399	98,340	10,780	50,591	33,004	3,856	109	90,650	10,126	46,239	30,568	3,615	102	7,690	654	4,352	2,436	241	7
2,400-2,799	86,984	6,166	46,628	31,181	2,885	124	83,398	5,926	44,579	30,007	2,777	109	3,586	240	2,049	1,174	108	15
2,800-2,999	42,269	2,091	23,762	15,200	1,151	66	39,701	1,977	22,282	14,280	1,101	61	2,568	114	1,480	920	50	4
3,000	204,084	4,832	119,017	75,315	4,584	336	202,605	4,791	118,530	74,934	4,017	333	1,479	41	487	381	567	3
Male	822,045	162,791	369,077	251,734	36,724	1,719	535,270	53,288	263,025	194,176	23,733	1,048	286,775	109,503	106,052	57,558	12,991	671
\$1-199	119,200	60,902	36,113	16,944	4,964	277	3,091	1,535	639	553	354	10	116,109	59,367	35,474	16,391	4,610	267
200-399	55,665	26,173	16,923	9,885	2,548	136	7,545	4,376	1,506	1,199	448	16	48,120	21,797	15,417	8,686	2,100	120
400-799	76,429	28,719	26,877	16,324	4,099	210	23,744	11,352	6,079	4,828	1,408	77	52,685	17,367	20,798	11,696	2,691	133
800-1,199	61,322	15,520	24,089	17,485	4,032	196	33,380	9,375	11,458	9,834	2,585	128	27,942	6,145	12,143	7,651	1,447	68
1,200-1,599	62,411	10,289	25,924	21,295	4,748	155	45,658	7,622	17,689	16,263	3,959	125	16,753	2,667	8,235	5,032	789	50
1,600-1,999	65,934	7,167	29,626	24,820	4,182	139	55,120	9,511	23,922	21,414	3,758	115	10,814	1,256	5,704	3,406	424	24
2,000-2,399	71,697	4,981	34,709	28,188	3,723	96	64,692	4,452	30,788	25,871	3,492	89	7,005	529	3,921	2,317	231	7
2,400-2,799	73,621	3,664	38,415	28,609	2,816	116	70,182	3,438	36,454	27,478	2,711	101	3,439	226	1,962	1,131	105	15
2,800-2,999	38,537	1,415	21,460	14,466	1,133	68	36,037	1,307	20,017	13,569	1,085	59	2,500	108	1,443	897	48	4
3,000	197,229	3,961	114,940	73,518	4,479	331	195,821	3,920	114,473	73,167	3,933	328	1,408	41	467	351	546	3
Female	530,244	203,177	234,838	86,565	5,334	330	273,088	89,624	128,857	51,466	2,985	156	257,156	113,553	105,981	35,099	2,349	174
\$1-199	124,149	60,635	45,869	16,247	1,310	88	3,142	1,596	906	535	104	1	121,007	59,039	44,963	15,712	1,206	87
200-399	64,761	30,190	25,001	8,888	649	33	9,978	5,237	3,100	1,487	147	5	54,783	24,953	21,901	7,401	502	26
400-799	89,332	36,495	37,675	14,135	963	64	37,504	15,805	14,437	6,659	549	24	51,768	20,600	23,238	7,476	414	40
800-1,199	80,994	29,002	35,474	15,415	1,050	53	61,563	22,546	25,620	12,443	903	41	19,431	6,456	9,854	2,962	147	12
1,200-1,599	72,819	24,215	34,407	13,516	641	40	65,894	22,353	30,340	12,566	603	32	6,925	1,862	4,067	950	38	8
1,600-1,999	47,596	12,792	25,939	8,445	396	24	45,325	24,556	8,062	390	390	23	2,271	498	1,383	383	6	1
2,000-2,399	26,643	5,799	15,882	4,816	133	13	25,958	5,674	15,451	4,697	123	13	685	125	431	119	10	0
2,400-2,799	13,363	2,502	8,212	2,572	69	8	13,216	2,488	8,125	2,529	66	8	147	14	87	43	5	0
2,800-2,999	3,732	676	2,302	734	18	2	3,664	670	2,265	711	16	2	68	6	57	23	2	0
3,000	6,855	871	4,077	1,797	105	5	6,784	871	4,057	1,767	84	5	71	0	20	30	21	0
Negro, total	131,134	38,436	66,090	24,129	2,070	409	63,170	11,517	35,262	15,090	1,092	209	67,964	26,919	30,828	9,039	978	200
\$1-199	36,278	16,905	14,652	4,072	549	100	861	395	289	130	42	5	34,171	16,510	14,363	3,942	507	95
200-399	16,998	6,835	7,540	2,296	265	62	2,759	1,242	1,041	399	68	9	14,239	5,593	4,499	1,897	197	53
400-799	22,149	7,086	11,073	3,551	365	74	10,374	3,489	4,938	1,731	176	40	11,775	3,597	3,597	6,135	1,820	189
800-1,199	16,972	3,592	9,375	3,621	312	72	12,989	2,726	7,128	2,822	254	59	3,983	866	2,247	799	58	13
1,200-1,599	12,711	1,867	7,340	3,217	235	52	11,199	1,639	6,393	2,893	224	50	1,512	228	947	324	11	2
1,600-1,999	8,889	951	5,269	2,481	164	24	8,217	863	4,866	2,313	162	23	672	88	403	168	12	1
2,000-2,399	6,601	565	4,042	1,901	82	11	6,349	539	3,883	1,838	79	10	252	26	159	65	5	0
2,400-2,799	4,715	355	2,978	1,320	54	8	4,644	347	2,929	1,307	53	8	71	8	49	15	1	0
2,800-2,999	1,781	100	1,158	508	15	0	1,748	98	1,137	498	16	0	35	2	21	10	0	0
3,000	4,040	180	2,663	1,162	29	6	4,030	173	2,658	1,159	29	5	10	1	5	5	0	1
Negro male	82,818	20,944	40,423	19,210	1,895	346	46,466	7,250	25,048	12,952	1,031	185	36,352	13,694	15,375	6,258	864	161
\$1-199	17,928	8,225	6,556	2,606	468	73	557	263	165	88	57	4	17,371	7,962	6,391	2,518	431	69
200-399	8,731	3,637	3,349	1,452	240	55	1,506	732	459	247	61	7	7,225	2,890	1,205	179	46	7
400-799	12,341	4,036	5,456	2,455	334	60	5,478	2,000	2,150	1,138	159	51	6,863	2,036	3,306	1,317	175	29
800-1,199	10,931	2,197	5,585	2,798	285	66	8,131	1,665	4,058	2,123	232	53	2,800	532	1,527	675	55	13
1,200-1,599	9,707	1,248	5,338	2,846	227	48	8,518	1,090	4,617	2,547	217	47	1,189	158	721	299	10	1
1,600-1,999	7,497	694	4,309	2,308	164	22	6,933	625	3,986	2,149	152	21	664	69	323	159	12	1
2,000-2,399	5,817	401	3,515	1,811	80	10	5,588	379	3,371	1,752	77	9	229	22	144	59	3	0
2,400-2,799	4,301	263	2,687	1,290	65	8	4,232	256	2,639	1,277	62	8	69	7	48	15	1	0
2,800-2,999	1,666	80	1,072	499	15	0	1,634	78	1,052	489	16	0	32	2	20	10	0	0
3,000	3,899	163	2,556	1,145	29	6	3,889	162	2,551	1,142	29	5	10	1	5	5	0	1
Negro female	48,316	17,492	25,667	4,919	175	63	16,704	4,267	10,214	2,138	61	24	31,612	13,225	15,453	2,781	114	59
\$1-199	18,350	8,680	8,096	1,466	81	27	304	132	124	49	5	1	18,046	8,548	8,972	1,424	76	26
200-399	8,267	3,198	4,191	844	26	9	1,253	510	582	152	7	2	7,014	2,688	3,609	692	18	7
400-799	9,808	3,050	5,617	1,096	31	14	4,896	1,489	2,783	593	17	9	4,912	1,361	2,829	603	14	0
800-1,199	6,041	1,395	3,790	823	27	6	4,858	1,061	3,070	699	22	6	1,183	334	720	124	5	0
1,200-1,599	3,004	619	2,002	371</td														

Table 72.—*Workers with wage credits, annual data: Percentage distribution of male and female workers by amount of wage credits, 1944 and 1940*

Wage credits	All workers				4-quarter workers			
	Male		Female		Male		Female	
	1944	1940	1944	1940	1944	1940	1944	1940
Total								
\$1-199	14.5	19.5	23.4	31.0	.6	1.5	1.2	3.8
200-399	6.8	9.4	12.2	14.4	1.4	3.7	3.7	9.3
400-599	5.1	7.9	9.1	14.1	2.0	6.1	5.8	17.5
600-799	4.2	8.4	7.7	14.9	2.4	9.3	7.9	24.1
800-999	3.8	8.0	7.6	10.6	2.8	10.3	10.4	18.4
1,000-1,199	3.7	7.9	7.7	6.3	3.4	11.1	12.2	11.2
1,200-1,399	3.8	7.7	7.4	3.7	4.1	11.5	12.8	6.8
1,400-1,599	3.8	6.9	6.3	2.1	4.5	10.6	11.4	3.8
1,600-1,799	3.9	5.5	5.0	1.0	4.9	8.7	9.2	1.9
1,800-1,999	4.1	4.7	4.0	.7	5.4	7.5	7.4	1.2
2,000-2,199	4.3	3.4	2.9	.4	5.9	5.4	5.5	.7
2,200-2,399	4.4	2.3	2.1	.2	6.2	3.7	4.0	.4
2,400-2,599	4.5	1.7	1.5	.1	6.5	2.7	2.8	.2
2,600-2,799	4.5	1.3	1.0	.1	6.6	2.1	2.0	.2
2,800-2,999	4.7	.9	.7	.1	6.7	1.4	1.3	.1
3,000	24.0	4.5	1.3	.3	36.6	4.4	2.5	.4

women. Moreover, intermittent employment is more characteristic of women than of men. Thus, even among workers with wage credits in a previous year as well as in 1944, only 59 percent of the women as against 69 percent of the men held jobs in covered employment in all 4 quarters of the year (table 70).

As in earlier years, the workers who did not have wage credits in all 4 quarters of 1944 were about evenly distributed among groups with employment during only 1, 2, or 3 quarters of the year.

Wage Credits, 1944

War production boosted total wage credits to a new high in 1944—3.2 percent above the total in 1943 and 93 percent higher than in 1940.

The proportion of workers in covered employment who earned \$3,000

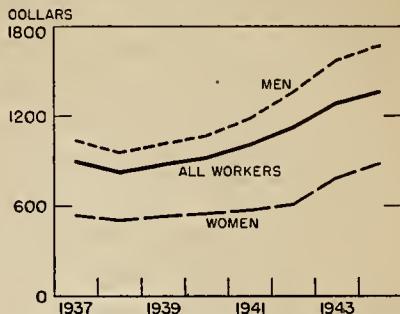
in wage credits was higher than at any other time in the history of the program. The relative number of workers receiving this maximum wage credit rose gradually during the early years of the program, from 2.9 percent in 1938 to 3.3 percent in 1940. Then, as war production expanded, it climbed rapidly to 12 percent in 1943 and 15 percent in 1944 (table 71). Increased full-time and overtime employment plus a rise in hourly wage rates were chiefly responsible for this sharp upturn.

Despite favorable employment conditions and high wage rates, however, almost one-fifth of all workers in covered employment in 1944 received less than \$200 in wage credits, and about one-third received less than \$600. These persons with low wage credits probably spent only a short time in covered employment during the year. Among the group earning less than \$200, for example, only 3 percent were in covered employment in all 4 quarters.

The relative number of persons in these low-wage groups was smaller in 1944 than in previous years. From 25 percent in 1938, the proportion of all workers receiving less than \$200 in wage credits declined gradually to 21 percent in 1942, 19 percent in 1943, and 18 percent in 1944. Similarly, in the interval \$200-599, there was a continuous decrease from 22 percent to 16 percent in the same period.

The greatest concentration of low-wage workers is found among persons under 25 years of age (tables 71 and

Chart 9.—*Average annual wage credits of workers covered under old-age and survivors insurance, by sex, 1937-44*



73). One-third of the workers in this age group received less than \$200 in wage credits in 1944, as against only about one-tenth of the persons aged 45-64. Conversely, only 1.3 percent of those under 25 years of age, but 22 percent of the workers aged 45-64, earned \$3,000 or more in covered employment. The large number of new entrants into covered employment and inductees into the armed services was mainly responsible for the low wage credits among persons under age 25, most of whom worked in covered employment only part of the year.

In 1944 as in previous years, the average wage credits of men were about twice the average for women—\$1,691 as compared with \$891 (table 77). For both sexes, however, the 1944 averages represent a continuation of an upward trend that was sharply accelerated during the war (table 74). In 1940 the average wage credits of men were 12 percent higher than in 1938, and in 1944 they were 75 percent higher. Among women, the corresponding increases were 8.9 percent and 74 percent.

From a peak of 22 percent in 1938,

Table 73.—*Workers with wage credits, annual data: Percentage distribution of workers by amount of wage credits in 1944, for each age group*

Wage credits	Total	Under 25	25-44	45-64	65 and over
Total	100.0	100.0	100.0	100.0	100.0
\$1-199	18.0	33.2	13.6	9.8	14.9
200-399	8.9	16.4	6.9	5.5	7.6
400-799	12.3	17.8	10.7	9.1	12.0
800-1,199	10.5	12.2	9.9	9.7	12.1
1,200-1,599	10.0	9.4	10.0	10.3	12.8
1,600-1,999	8.4	5.5	9.2	9.8	10.9
2,000-2,399	7.3	2.9	8.4	9.8	9.2
2,400-2,799	6.4	1.7	7.7	9.2	6.9
2,800-2,999	3.1	.6	3.9	4.5	2.7
3,000	15.1	1.3	19.7	22.3	10.9

Table 74.—*Workers with wage credits, annual data: Index of estimated average wage credits, by sex, 1937-44*

Year	Total	Male	Female
1937	108.1	108.4	106.1
1938	100.0	100.0	100.0
1939	105.9	105.9	105.5
1940	111.3	111.5	108.9
1941	121.9	123.7	113.0
1942	135.5	141.9	119.9
1943	154.9	164.7	154.7
1944	164.5	175.2	174.2

¹ For 1937, 1938, and 1939, earnings up to \$3,000 from each employer in year were credited; beginning 1940, all wages in excess of \$3,000 a year are excluded.

the proportion of men who earned less than \$200 in wage credits steadily declined and in 1944 stood at 15 percent. At the same time, the proportion earning \$3,000 increased from 3.9 percent in 1938 to a high of 24 percent in 1944 (table 76).

Among women also, the proportion earning less than \$200 in covered employment fell after 1938, although the decline was not so regular as among men; from 33 percent in 1938 it dropped to 26 percent in 1943, and then to 24 percent in 1944. Better employment opportunities and higher wages for women during the war were of course responsible for the reduction in the proportion of women receiving low wage credits. Even in these favorable circumstances, however, only 1.3 percent of the women received as much as \$3,000 in wage credits in 1944.

Quarters With Wage Credits

Average annual wage credits are lower for women than for men because, besides having lower wage rates, women on the average work a shorter time in covered employment. Thus, available data show that women worked in covered employment in fewer calendar quarters in 1944 than men, and their average wage credits per quarter were lower.

As already shown, 67 percent of the men but only 53 percent of the women received wage credits in all 4 quarters of 1944. Among this 4-quarter group the average annual wage credits of women—\$1,403—were about three-fifths as large as the corresponding figure for men—\$2,301 (table 77). The same relationship was found also between the average annual wage credits of women and men with fewer than 4 quarters in covered employment. The wage credits of these workers averaged \$347 and \$552, respectively. This difference is not entirely the result of higher hourly wage rates among men. It is also partly due to the fact that for men a quarter with wage credits probably represents a greater number of hours worked.

The tendency for women to receive lower average wage credits than men, despite work in the same number of quarters, was found in all age groups and for both races. In the case of 4-quarter workers, the average wage

Table 75.—*Workers with wage credits, annual data: Estimated number of all workers, and percentage distribution and average wage credits of single-State and multistate and single-employer and multi-employer workers, 1939–44*¹

[Data adjusted for duplication of workers with more than 1 account and for items reported too late for inclusion in tabulations; corrected to Aug. 1, 1946]

Characteristic	1939	1940	1941	1942	1943	1944
Estimated number of workers (in thousands)						
All workers.....	33,751	35,393	40,976	46,363	47,656	46,296
Percentage distribution of workers						
All workers.....	100.0	100.0	100.0	100.0	100.0	100.0
Single-employer.....	74.8	73.1	67.2	61.9	63.4	66.6
Multi-employer.....	25.2	26.9	32.8	38.1	36.6	33.4
Single-State workers.....	93.6	93.4	90.9	88.8	89.4	90.1
Single-employer.....	72.5	71.1	65.0	59.8	61.6	64.8
Multi-employer.....	21.1	22.3	25.9	29.0	27.8	25.3
Multistate workers.....	6.4	6.6	9.1	11.2	10.6	9.9
Single-employer.....	2.3	2.0	2.2	2.1	1.8	1.8
Multi-employer.....	4.1	4.6	6.9	9.1	8.8	8.1
Average wage credits ²						
All workers.....	\$881	\$926	\$1,014	\$1,127	\$1,289	\$1,369
Single-employer.....	936	1,006	1,081	1,167	1,335	1,431
Multi-employer.....	720	711	871	1,063	1,208	1,244
Single-State workers.....	874	926	1,003	1,107	1,276	1,363
Single-employer.....	925	999	1,068	1,149	1,319	1,417
Multi-employer.....	700	694	838	1,021	1,179	1,225
Multistate workers.....	981	926	1,106	1,284	1,399	1,423
Single-employer.....	1,269	1,243	1,459	1,670	1,879	1,949
Multi-employer.....	819	791	994	1,195	1,300	1,305

¹ Data for 1939–42 based on 1-percent sample; for 1943 and 1944, on 3-percent sample.

² Averages for 1939 not comparable with those for

subsequent years because beginning with 1940 the Social Security Act excludes as wage credits earnings in excess of \$3,000 a year.

credits of women at ages under 20 years were nearly the same as those of men in the same age group, while at ages 55–59 the average for women was only about three-fifths that for

men. The average wage credits of all Negroes with covered employment in 4 quarters—\$1,483—was less than three-fourths as large as the average of \$1,998 for all 4-quarter workers.

Table 76.—*Workers with wage credits, annual data: Percentage distribution of workers by amount of wage credits and sex, 1937–44*

Wage credits	1937	1938	1939	1940	1941	1942	1943	1944
Men								
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1-199.....	18.5	21.6	20.7	19.5	17.4	15.6	15.4	14.5
200-599.....	16.8	19.0	18.2	17.3	16.4	15.6	13.5	11.9
600-1,199.....	25.6	25.5	24.4	24.3	20.8	17.3	13.0	11.7
1,200-1,799.....	21.3	18.1	19.8	20.1	19.7	16.3	12.5	11.5
1,800-2,999.....	13.4	11.7	12.8	14.3	19.6	24.4	26.6	26.5
3,000+.....	4.2	3.9	4.1	4.5	6.1	10.8	19.0	23.9
Women								
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1-199.....	29.9	33.3	31.7	31.0	30.5	31.8	25.7	23.5
200-599.....	28.0	29.4	28.6	28.5	26.5	25.1	23.1	21.3
600-1,199.....	33.4	29.2	31.3	31.8	32.3	28.6	25.5	23.0
1,200-1,799.....	6.7	6.2	6.6	6.8	8.6	11.3	16.9	18.7
1,800-2,999.....	1.7	1.4	1.5	1.6	1.8	2.8	8.2	12.2
3,000+.....	.3	.3	.3	.3	.3	.4	.6	1.3

¹ For 1937, 1938, and 1939, represents wage credits of \$3,000 or more, since earnings up to \$3,000 from each employer in year were credited for those years.

Table 77.—Workers with wage credits, annual data: Average wage credits of all workers, workers with previous wage credits, and new entrants, by sex, age, race, and quarters with wage credits, 1944

[3-percent sample; see headnote, table 70]

Age, sex, and race	All workers			Workers with previous wage credits			New entrants		
	Total	4 quarters in 1944	Less than 4 quarters in 1944	Total	4 quarters in 1944	Less than 4 quarters in 1944	Total	4 quarters in 1944	Less than 4 quarters in 1944
	Total, 3-percent sample 1	\$1,377	\$1,998	\$456	\$1,503	\$2,015	\$521	\$314	\$1,963
Under 20	463	947	246	593	972	297	222	666	188
20-24	957	1,544	398	1,017	1,553	424	327	1,011	253
25-29	1,319	1,967	493	1,380	1,977	525	351	1,102	263
30-34	1,579	2,170	526	1,648	2,180	561	400	1,148	307
35-39	1,701	2,219	574	1,774	2,229	619	426	1,203	320
40-44	1,769	2,231	603	1,846	2,240	661	437	1,274	318
45-49	1,780	2,221	614	1,862	2,231	677	456	1,277	335
50-54	1,779	2,210	612	1,859	2,221	672	470	1,246	344
55-59	1,743	2,161	600	1,827	2,172	664	462	1,221	342
60-64	1,626	2,057	572	1,710	2,067	633	440	1,232	326
65-69	1,459	1,924	528	1,538	1,936	575	431	1,142	321
70 and over	1,250	1,661	688	1,340	1,675	779	438	1,116	328
Male 1	1,691	2,301	552	1,796	2,314	619	347	1,109	266
Under 20	453	960	259	565	988	308	231	684	193
20-24	1,040	1,873	439	1,092	1,882	461	337	1,208	259
25-29	1,649	2,340	609	1,687	2,344	632	394	1,412	291
30-34	1,942	2,480	650	1,976	2,483	671	491	1,537	374
35-39	2,062	2,511	730	2,099	2,514	759	559	1,629	415
40-44	2,111	2,489	787	2,153	2,493	831	593	1,714	417
45-49	2,095	2,464	792	2,140	2,468	837	629	1,648	448
50-54	2,058	2,425	767	2,105	2,430	809	625	1,573	455
55-59	1,973	2,339	728	2,025	2,345	772	609	1,509	448
60-64	1,795	2,194	661	1,854	2,201	706	549	1,432	403
65-69	1,566	2,024	580	1,634	2,033	620	501	1,272	372
70 and over	1,299	1,711	723	1,385	1,723	813	460	1,180	344
Female 1	891	1,403	347	1,001	1,418	396	291	888	229
Under 20	475	936	230	626	958	281	214	645	183
20-24	913	1,404	371	976	1,413	398	323	953	250
25-29	961	1,498	389	1,025	1,508	417	336	1,014	253
30-34	996	1,512	400	1,071	1,523	430	368	1,030	283
35-39	1,060	1,541	409	1,144	1,555	448	374	1,040	283
40-44	1,060	1,524	397	1,148	1,536	437	358	1,021	269
45-49	1,050	1,493	387	1,148	1,505	429	359	1,008	274
50-54	998	1,423	375	1,094	1,435	418	366	993	272
55-59	916	1,354	356	1,051	1,368	402	336	916	254
60-64	878	1,278	329	986	1,290	377	304	891	234
65-69	832	1,226	304	926	1,249	347	261	785	201
70 and over	769	1,119	385	857	1,135	447	318	793	234
Negro, total 1	878	1,483	315	1,006	1,505	365	257	825	200
Under 20	326	772	189	438	795	233	180	605	150
20-24	613	1,200	278	704	1,222	308	260	807	206
25-29	826	1,430	328	916	1,449	360	291	869	226
30-34	992	1,559	359	1,079	1,573	399	318	936	247
35-39	1,098	1,632	394	1,192	1,647	434	332	917	257
40-44	1,184	1,678	407	1,271	1,691	455	314	982	222
45-49	1,226	1,694	423	1,315	1,706	472	343	1,038	247
50-54	1,165	1,623	404	1,245	1,633	441	343	1,003	263
55-59	1,120	1,556	388	1,190	1,565	421	347	1,024	252
60-64	1,064	1,531	352	1,137	1,539	377	335	1,036	252
65-69	904	1,380	329	979	1,390	357	271	765	227
70 and over	687	1,115	273	749	1,126	273	330	783	273
Negro male 1	1,081	1,637	371	1,171	1,649	413	277	906	213
Under 20	370	791	207	467	810	246	201	634	162
20-24	771	1,350	330	825	1,458	343	305	970	242
25-29	1,056	1,622	395	1,100	1,626	412	336	1,101	264
30-34	1,232	1,757	426	1,273	1,760	444	353	1,297	279
35-39	1,345	1,815	474	1,389	1,820	497	369	1,125	293
40-44	1,415	1,830	504	1,457	1,834	535	385	1,232	254
45-49	1,411	1,811	501	1,456	1,817	530	451	1,231	291
50-54	1,321	1,733	465	1,370	1,737	491	416	1,320	306
55-59	1,225	1,632	428	1,277	1,638	456	392	1,122	268
60-64	1,138	1,586	377	1,199	1,592	397	362	1,070	283
65-69	984	1,412	348	1,020	1,420	373	295	822	243
70 and over	706	1,135	282	770	1,141	284	526	872	277
Negro female 1	530	1,056	251	647	1,079	291	245	775	193
Under 25	332	931	205	507	963	248	197	675	162
25-44	616	1,114	287	710	1,132	317	296	844	226
45-64	608	1,039	277	706	1,052	309	281	810	222
65 and over	422	830	204	484	861	214	233	539	183

¹ Includes workers of unknown age.

Regional and State Variations

Regional differences in average wage credits were about the same in 1944 as in previous years. The highest average—\$1,565—was received in the industrial East North Central States; the lowest—\$1,018—in the agricultural East South Central States (table 78). These figures are based on the wage credits of workers classified according to State of last employment in 1944 (table 79).

In all States except Alaska and Montana, workers had higher average wage credits than in 1943. In general the proportionate increase was largest in the agricultural States, where the expansion of high-wage covered industries during the war probably was relatively greatest. In Alabama, Kentucky, and Tennessee, the average amount of wage credits received was 13 percent higher. In Mississippi it was 19 percent higher. New Mexico registered the largest gain—32 percent. On the other hand, Connecticut had an increase of only 8.3 percent and Michigan, an increase of only 6.5 percent.

In several States where the average amount of wage credits had increased sharply from 1942 to 1943, there was a much smaller increase in 1944. This change is probably attributable to the leveling off of war production and, particularly in some States, to the decline in building construction in 1944. For example, in Wyoming the average amount of wage credits had increased 23 percent from 1942 to 1943; from 1943 to 1944, however, the increase was only 3.6 percent. In Florida average wage credits in-

Table 78.—Workers with wage credits, annual data: Average wage credits by region, 1944 and 1943

Census region	Average wage credits		Percentage change from 1943
	1944	1943	
Total	\$1,377	\$1,271	+8.5
New England	1,503	1,392	+8.0
Middle Atlantic	1,548	1,414	+9.5
East North Central	1,565	1,439	+8.8
West North Central	1,159	1,065	+8.8
South Atlantic	1,081	992	+9.0
East South Central	1,018	898	+13.4
West South Central	1,058	951	+11.3
Mountain	1,111	1,054	+5.4
Pacific	1,434	1,380	+3.9
Alaska	1,398	1,504	-7.1
Hawaii	1,253	1,193	+5.0

creased only 7.3 percent in 1944, compared with 27 percent in 1943. In Montana, where the average wage credits increased by 15 percent between 1942 and 1943, there was a de-

cline of 2.3 percent in 1944. Similarly in Alaska, the average wage credits rose 17 percent from 1942 to 1943 but fell 7.6 percent during the following year.

rose sharply from \$637 million in 1940 to \$1,285 million in 1945. Approximately 46 million workers received taxable wages in 1945 as compared with only 35 million in 1940; since average taxable wages rose in the same period from \$932 to \$1,367, the average annual amount contributed per worker rose from less than \$19 to more than \$27, payable in equal shares by the worker and his employer.

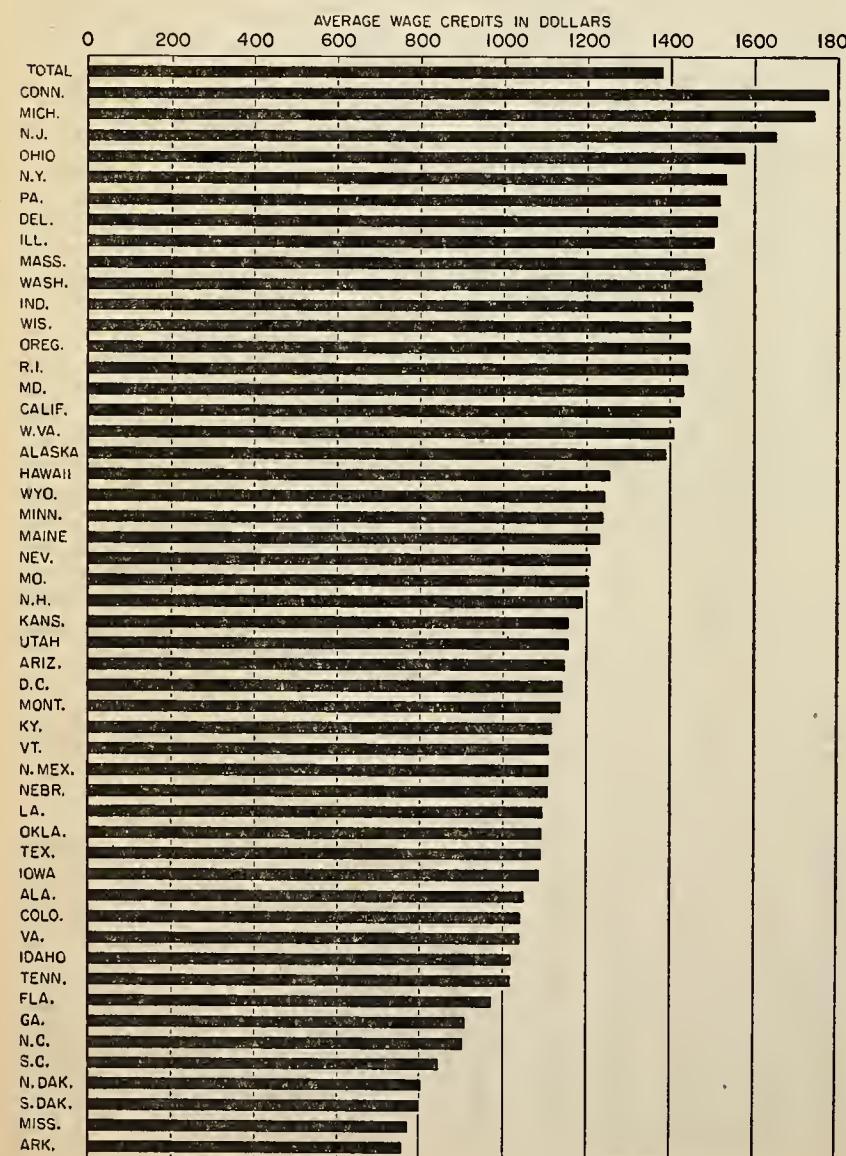
Receipts and Expenditures

The old-age and survivors insurance trust fund was less affected by the war's end than was the unemployment trust fund, and both receipts and expenditures continued to follow quite closely the patterns of the war years. Receipts in 1945 were only \$3 million less than in the preceding year. The \$1.3 billion of Federal insurance contributions appropriated to the fund was only 2 percent below the amount collected in 1944, and an increase in interest earned by the fund on investments in Government securities almost entirely offset the decline in contributions appropriated.

Expenditures consisted of \$274 million in benefit payments and \$30 million in reimbursements to the Treasury for administrative expenses incurred in connection with the program. Expenditures were considerably higher than in 1944 (table 25), principally because of the 31-percent increase in benefit payments—\$274 million (on a checks-cashed basis) as compared with \$209 million in 1944. While benefit payments have been rising each year, they increased by a larger dollar amount in 1945 (\$65 million) than in any previous year. In January 1945, payments totaled \$20 million; by December the amount had reached nearly \$26 million.

The increase in benefit payments would have been much larger had it not been for the unusual employment opportunities of the war years. Those who drew benefits during the war were for the most part unemployable aged persons, children, and widows who needed to give full time to the care of young children. Many of the persons over age 65 who could have received benefits if they had not continued at work in covered employment during the war have already become beneficiaries with the change in labor-market conditions.

Chart 10.—*Average wage credits of workers covered under old-age and survivors insurance, by State of last employment, 1944*



Assets of the Trust Fund

As a result of the excess of receipts over expenditures, the fund's assets grew by \$1.1 billion during the year, a smaller increase than in either of the 2 preceding years. By the end of the year, the assets of the fund totaled \$7.1 billion (table 24).

Receipts not needed to meet current expenditures are always invested in Government securities. The fund acquired a net addition of \$1,088 million in securities in 1945. At the end of the year, the fund held a total of \$7,055 million in Government securities.

Considerable change took place in the composition of the fund's holdings (table 25). At the beginning of 1945, 16 percent of its securities consisted of long-term 2½-percent Treasury bonds, but by the end of the year such bonds comprised 23 percent of the investment portfolio. An even greater change occurred in the amount of 1½-percent certificates held; from 11 percent of total investments on January 1, the proportion grew to 25 percent by the end of the year. The 2½-percent Treasury notes held comprised 18 percent of the portfolio at the beginning of 1945 but only 5 percent at its end. Holdings of other Treasury notes bearing interest rates ranging from 1½ to 2¾ percent dropped from 56 to 47 percent.

Effect of the War on Future Liabilities

The long-range effect of the war on the status of the trust fund is not clear. There are many complex relationships involving contributions, benefits, and insured status. The wartime increases in wages and employment will increase future monthly benefits payable at death or retirement. Although future liabilities increased, the contribution rate was held below the premium rates prescribed in the Social Security Act Amendments of 1939. While the war resulted in a high wage base for contribution purposes, premiums at the 1-percent rate were about \$3.5 billion less than they would have been at the rates specified in 1939. The increase in rates to 2 percent on January 1, 1945, authorized in the Revenue Act of 1943, was repealed by Public Law No. 495 (approved December 16, 1944).

Several million women and many men not usually in the labor market entered covered employment during the war; contributions on their wages will result in a net addition to the fund if a large proportion of them return to noncovered employment, or, in the case of married women, leave the labor force. Women temporarily at work in covered employment who are already married or will later marry will usually derive their benefits from their husbands' accounts rather than their own. The employment of married women does not increase substantially the future liability of the fund for survivor protection,

because survivor benefits for children derive from the father's employment in most instances. Married women who became insured during the war have a temporary insurance protection, however, in the form of a lump-sum payment in the event of death. It appears, therefore, that contributions paid by married women and their employers during the war will in large part be a net gain to the fund.

Contributions paid by single women also result in a net increase in the fund, unless these women remain in covered employment long enough to gain fully insured status. Contributions from men who shift temporarily

Table 79.—*Workers with wage credits, annual data: Estimated number of all workers and average wage credits and percentage distribution of all, single-State, and multi-state workers, by State of last employment, 1944*

[Based on 1-percent sample. Description of data same as for 3-percent sample given in headnote, table 70; differs from 1-percent sample described in headnote, table 62.]

State	Estimated number of workers (in thousands)	Average wage credits			Percentage distribution of workers		
		All workers	Single-State workers	Multi-state workers	Total	Single-State workers	Multi-state workers
Total, 1-percent sample	46,296	\$1,377	\$1,372	\$1,448	100.0	90.1	9.9
Alabama	705	1,050	1,036	1,179	100.0	90.4	9.6
Alaska	41	1,398	1,125	2,031	100.0	59.9	30.1
Arizona	161	1,153	1,096	1,348	100.0	77.2	22.8
Arkansas	329	760	703	1,066	100.0	84.4	15.6
California	3,663	1,423	1,417	1,468	100.0	89.4	10.6
Colorado	314	1,043	1,016	1,239	100.0	87.8	12.2
Connecticut	826	1,778	1,795	1,519	100.0	94.0	6.0
Delaware	161	1,513	1,468	1,633	100.0	72.8	27.2
District of Columbia	284	1,143	1,111	1,269	100.0	79.8	20.2
Florida	696	974	947	1,152	100.0	85.6	13.4
Georgia	855	910	892	1,097	100.0	91.2	8.8
Hawaii	108	1,253	1,244	1,615	100.0	97.6	2.4
Idaho	122	1,018	964	1,311	100.0	84.5	15.5
Illinois	3,239	1,505	1,499	1,567	100.0	90.8	9.2
Indiana	1,296	1,456	1,441	1,587	100.0	89.8	10.2
Iowa	553	1,088	1,059	1,357	100.0	90.5	9.5
Kansas	452	1,172	1,142	1,317	100.0	82.8	17.2
Kentucky	568	1,117	1,103	1,204	100.0	85.4	14.6
Louisiana	636	1,095	1,059	1,377	100.0	88.7	11.3
Maine	302	1,231	1,232	1,213	100.0	92.8	7.2
Maryland	738	1,433	1,434	1,425	100.0	88.7	11.3
Massachusetts	1,739	1,481	1,473	1,596	100.0	93.3	6.7
Michigan	2,385	1,745	1,755	1,607	100.0	93.3	6.7
Minnesota	722	1,241	1,228	1,401	100.0	92.6	7.4
Mississippi	321	770	724	1,121	100.0	88.3	11.7
Missouri	1,205	1,204	1,193	1,284	100.0	88.2	11.8
Montana	122	1,137	1,123	1,251	100.0	89.4	10.6
Nebraska	282	1,100	1,089	1,195	100.0	90.0	10.0
Nevada	54	1,211	1,127	1,383	100.0	67.1	32.9
New Hampshire	160	1,190	1,197	1,123	100.0	90.4	9.6
New Jersey	1,757	1,652	1,656	1,624	100.0	87.7	12.3
New Mexico	70	1,111	1,058	1,274	100.0	75.5	24.5
New York	5,841	1,634	1,522	1,653	100.0	90.8	9.2
North Carolina	905	905	903	933	100.0	92.8	7.2
North Dakota	83	805	772	1,020	100.0	86.8	13.2
Ohio	2,886	1,579	1,581	1,555	100.0	92.0	8.0
Oklahoma	522	1,091	1,063	1,268	100.0	86.4	13.6
Oregon	487	1,446	1,453	1,410	100.0	84.7	15.3
Pennsylvania	3,597	1,521	1,522	1,500	100.0	93.8	6.2
Rhode Island	306	1,410	1,428	1,543	100.0	89.1	10.9
South Carolina	451	846	836	940	100.0	90.7	9.3
South Dakota	91	801	756	1,124	100.0	87.9	12.1
Tennessee	844	1,018	966	1,384	100.0	87.7	12.3
Texas	1,910	1,089	1,053	1,434	100.0	90.5	9.5
Utah	168	1,159	1,139	1,334	100.0	89.5	10.5
Vermont	94	1,114	1,118	1,077	100.0	90.9	9.1
Virginia	738	1,041	1,014	1,244	100.0	88.4	11.6
Washington	897	1,474	1,458	1,567	100.0	84.6	15.4
West Virginia	510	1,411	1,411	1,408	100.0	86.3	13.7
Wisconsin	1,035	1,448	1,439	1,550	100.0	92.6	7.4
Wyoming	65	1,245	1,205	1,383	100.0	77.4	22.6

from noncovered to covered employments and who do not acquire fully insured status also increase the fund, the amount of the increase depending on the proportion with families and the duration of their covered employment.

An estimated 900,000 persons eligible for retirement benefits remained at work or had returned to their jobs as of December 31, 1945. Inasmuch as monthly benefits are not payable for the months in which an otherwise eligible person earns \$15 or more in covered employment, and to the extent that deferred retirement and suspension of benefits reduces the amount which the fund would otherwise have paid in benefits, the assets of the fund have increased proportionately. Although the benefits payable to those who have deferred retirement will be larger monthly amounts, they will be payable for a shorter period. The wartime tendency for widows and older children to find work in covered employment and refrain from drawing benefits also has resulted in a net gain to the fund.

During the war many servicemen lost any insured status they might have acquired previously, and those whose insured status was not lost suffered a permanent reduction in the average monthly wage on which the future benefits they or their survivors may receive are based. In any event, there has been a net addition to the fund as a result of their service in the armed forces.

Like military service, public employment is also excluded from coverage under the system. Some 7-8 million persons have worked in this type of employment at some time during the war. Those with previous covered employment have had decreasing insurance protection; some may have lost their insured status or will lose it before their return to private employment; in any event, their average wage for benefit purposes is permanently lowered. Wartime civilian employees of the Federal Government have included a large proportion of married men with families; benefits to survivors of those who die while still insured will be smaller monthly amounts than if the workers had not entered Government service. Those who remain in public employment for a sufficient period will lose

all survivor protection under the system. In either case, the outgo from the fund on behalf of these workers will be less than it would have been if they had remained in covered employment.

Adequacy of the Fund

The contribution rate for old-age and survivors insurance is more than sufficient to meet current benefit expenditures. Benefit disbursements are expected to increase substantially for several decades, however. Only a comparatively small proportion of the population which is now aged 65 or over can qualify for insurance benefits, since most of them had retired or were close to retirement when the program began. As time goes on, a steadily increasing proportion of persons will have benefit rights at age 65, since they are the ones who are

currently building up those rights through present wage credits. At the beginning of 1940, about 9 million persons—7 percent of the total population—were aged 65 and over. Within 40 years, the number may increase to 19 million, or 12 percent of the total population.

The Board of Trustees of the Federal old-age and survivors insurance trust fund has estimated that aggregate disbursements during the 5-year period after June 30, 1945, will total about \$2.6 billion, and that annual disbursements will range from \$358 million to \$654 million if the transition to a peacetime economy takes place smoothly and without severe unemployment. On the basis of this assumption, the trust fund on June 30, 1945, amounted to about 10 times the highest expected annual disbursements in the next 5 years.

Explanatory Note on Data and Terminology⁵

Claims and Benefits

Data on individual benefits relating to awards, adjustments, terminations, total benefits in force, and benefits withheld, by reason for withholding, are obtained on a 100-percent basis for each type of benefit separately and are presented either in detailed distributions by sex, age, and race (table 58) or in summary form (tables 45, 51, and 52).

Data relating to the characteristics of insured workers represented in awarded claims and to family benefits (all awards based on a worker's wage record) have been obtained from a 20-percent random sample of all awards in each year beginning with 1942. Similar data were obtained on a 100-percent basis for awards in 1940 and 1941. These data provide information not obtained from the statistical records of individual benefits—such as the insured worker's sex, marital status, date of death, and type of insured status, as well as the type of entitlement (initial or subsequent) and family classification of beneficiaries (tables 32, 33, 37-39, and

43), and the monthly amount of family benefits awarded at initial entitlement (table 34).

Information on family benefits in force at the end of 1945 (tables 56 and 57) has been obtained by tabulating a 20-percent random sample of all individual benefits in force on December 31, 1945.

Individual benefits on a 100-percent basis provided the grand totals and many of the detailed distributions and classifications from which the corresponding totals and distributions for family benefits were determined. It is, therefore, believed that information can be presented uniformly on a 100-percent basis in all tables without introduction of significant error. In tables showing inflated sample data, all figures determined from sample cells which contain less than 100 workers have been italicized.

Beneficiary

A person who is entitled to benefit payments on the basis of his own or another's wage credits by virtue of having met all the requirements for benefits, including the filing of a claim. For types of beneficiaries, see under Benefit Types.

Benefit Action

Adjustment.—An increase or reduction in previously awarded

⁵ Some of the definitions and eligibility conditions given here were modified by the Social Security Act Amendments of 1946. For a brief statement of the changes see the *Social Security Bulletin*, September 1946, pp. 7-8.

monthly benefits resulting from the operation of the maximum or minimum provisions, or from the correction of erroneous underpayments or overpayments.

Award.—A favorable determination on a claim for monthly benefits or lump-sum payment, administratively processed and statistically recorded. Awards of monthly benefits are made for immediate, conditional, or deferred payments.

Certification.—Notification to the Treasury Department by the Social Security Board to pay a specified amount to an entitled person. The amount certified takes account of any necessary deductions or adjustments.

Deduction.—(1) Amounts equal to a month's benefit must be withheld from the benefit payable to any beneficiary for any month in which one or more of the following events occur: the beneficiary renders services in covered employment for wages of \$15 or more (similar deductions are made from any benefits payable to a wife or child if the primary beneficiary renders such services); a child beneficiary between the ages of 16 and 18 fails to attend school regularly when such attendance is found to be feasible; a widow entitled to widow's current benefits does not have in her care a child beneficiary of the deceased husband on whose wage record her benefits are based. An additional amount is withheld as penalty for failure to report promptly an event which a beneficiary knows to be a cause for deduction. (2) An amount equal to the lump-sum payment at age 65 received by any worker under the 1935 provisions of the Social Security Act must be deducted from his benefit and/or any other benefits with respect to his wages. (3) Amounts equal to unpaid employee contributions for 1939 for a worker aged 65 or over in that year must be deducted from any monthly benefits or lump sum paid with respect to his wages, unless such contributions had been deducted from his wages by his employer.

Inactive application.—An application for primary benefits which is filed by a worker aged 65 or over who is still at work in covered employment and which is not to be acted on until after the worker has withdrawn from covered employment. The purpose of

filings an application in this manner is to protect the worker from any diminution of his primary benefit amount which may occur by the time he withdraws from covered employment, since his primary benefit is the amount computed at such time or the amount computed as of the original date of filing of the application, whichever is higher.

Recomputation.—An upward adjustment in primary benefit amount, made under a Social Security Board ruling permitting a primary beneficiary to file application requesting such adjustment as of a date later than the date of his original claim, if he has had covered employment in the interim. If a higher primary benefit amount results from such recalculation, the worker becomes entitled to such increased rate as of the date the recomputation was requested. Monthly benefits to which the wife or child of such primary beneficiary may be entitled will also be recomputed on the basis of the higher primary benefit amount.

Reinstatement.—The return of a beneficiary from conditional to current or deferred-payment status when the cause or causes for suspension of benefits have been removed.

Suspension.—The transfer of a beneficiary from current or deferred to conditional-payment status because of the occurrence of a contingency requiring deductions from benefits equal to or greater than the amount of the benefit for the month.

Termination.—The ending of entitlement to monthly benefits with respect to the wage record of an insured worker. Benefits are terminated when a beneficiary dies; when a child beneficiary marries or attains age 18; when a widow receiving a widow's benefit remarries or becomes entitled to a primary benefit equal to or greater than her widow's benefit; or when a widow receiving widow's current benefits remarries or no longer has in her care an entitled child of the deceased worker.

Benefit-Payment Status

Conditional.—Benefit payments indefinitely suspended until the termination of conditions necessitating deductions can be known. If a beneficiary whose payments are being withheld for an indefinite period has

never previously been in current or deferred-payment status, his benefits are shown in conditional-payment status as *frozen*. If a beneficiary has previously been in current or deferred-payment status, his benefits are shown in conditional-payment status as *suspended*.

Current.—Benefit payments being made at a given time with no deductions or with deductions amounting to less than a month's benefit.

Deferred.—Payments withheld until a definite subsequent month when a known deductible amount equal to or exceeding a month's benefit has been deducted from a benefit awarded for a prior month or months.

In force.—Benefits in current, conditional, or deferred-payment status on any given date.

Withheld.—Benefits in conditional or deferred-payment status.

Benefit Rate

Formula.—The method for computing a primary benefit amount; i.e., by taking (1) 40 percent of that part of the insured worker's average monthly wage which does not exceed \$50, plus (2) 10 percent of that part of such wage which exceeds \$50 but does not exceed \$250, plus (3) 1 percent of the sum of (1) and (2) for each calendar year in which the worker had wage credits of \$200 or more. The amount of each type of benefit is based on the primary benefit amount.

Maximum.—The total amount of benefits payable in any 1 month on the basis of a worker's wage credits may not exceed (1) \$85, (2) twice the primary benefit amount, or (3) 80 percent of the worker's average monthly wage, whichever is least. The maximum, however, may not reduce the total monthly amount payable to less than \$20. When the maximum operates to reduce benefits, each benefit, except the primary benefit, is proportionately reduced.

Minimum.—If the computed amount payable on the basis of a worker's wage credits totals less than \$10 a month, the total is raised to \$10. If subject to deductions, however, the amount paid in any month may be less.

Monthly.—A monthly amount based on the benefit formula, before any deductions.

Primary benefit amount.—The amount determined by the benefit formula as the basis for the monthly benefits payable to a retired insured worker, his eligible dependents, or the survivors of a deceased insured worker.

Benefit Types

See Insurance Status under Workers and Their Wage Credits, below, for eligibility requirements related to the worker's wage record.

Child's.—A monthly amount, equal to one-half the primary benefit amount computed from the worker's wage credits, to which a child of a worker who died either fully or currently insured after December 31, 1939, or of a worker who is entitled to primary benefits, may become entitled. Conditions for entitlement are: the child must have filed application for such benefits; must be unmarried and under age 18; and must be dependent on the insured worker.

Family.—Total amount of all individual monthly benefits payable in any 1 month on the basis of a worker's wage credits.

Parent's.—A monthly amount to which one or both parents of a fully insured deceased worker may become entitled. Each parent's benefit is equal to half the primary benefit amount computed from the deceased worker's wage credits. The principal conditions for entitlement to parent's benefits are: the parent must be 65 years of age or over; he must have been wholly dependent on and supported by the insured worker at the time of the worker's death; and the insured worker must have left no surviving widow or unmarried child under 18 years of age.

Primary.—A monthly amount—in this case the primary benefit amount—to which a fully insured worker may become entitled at age 65.

Supplementary.—A monthly amount to which the wife or child of a living primary beneficiary may become entitled on the basis of that beneficiary's wage credits.

Survivor.—A monthly amount, based on the wage credits of a deceased insured worker, to which the following persons may become entitled: a widow aged 65 or over (widow's benefit); a widow, regardless of age, who has in her care a

child of the deceased worker entitled to a child's benefit (widow's current benefit); an unmarried dependent child or children under age 18 (child's benefit); and one or both dependent parents, aged 65 or over, of the deceased worker (parent's benefit).

Widow's.—A monthly amount, equal to three-fourths of the primary benefit amount computed from the wage credits of her deceased fully insured husband, to which a widow aged 65 or over may become entitled. Conditions for entitlement are: she must have filed application for such benefit; she must have been living with her husband at the time of his death; she must not have remarried; and she must not be entitled to a primary benefit equal to or greater than her monthly benefit as a widow.

Widow's current.—A monthly amount, equal to three-fourths of the primary benefit amount computed from the wage credits of her deceased husband, to which the widow, regardless of age, of a fully or currently insured worker who died after December 31, 1939, may become entitled. Conditions for entitlement are: she must have filed application for such benefit; she must have been living with her husband at the time of his death; she must have in her care a child or children of her deceased husband entitled to child's benefits; she must not have remarried; she must not be entitled to a widow's benefit; and she must not be entitled to a primary benefit equal to or greater than her widow's current benefit.

Wife's.—A monthly amount, equal to half her husband's primary benefit, to which the wife, aged 65 or over, of a primary beneficiary may become entitled. Conditions for entitlement are: she must have been living with her husband at the time of filing her application for benefits; and she must not be entitled to a primary benefit equal to or greater than her monthly benefit as a wife.

Claim

A written request, submitted on a standard application form, for monthly benefits or for a lump-sum payment under title II of the Social Security Act of 1935 or its 1939 amendments. One or more claims

may be presented on a single application form.

Determination.—The decision made by the Bureau of Old-Age and Survivors Insurance on the validity of a claim, the amount of monthly benefit or lump sum payable, and the date of entitlement.

Eligibility

The status of a person who has met all requirements for benefits and could become entitled to benefits by filing a claim. See Insurance Status and Quarter under Workers and Their Wage Credits, below, for eligibility requirements related to the worker's wage record; see Benefit Types, above, for specific requirements for each type of benefit; and see Lump-Sum Payment, below, for conditions under which those payments are made.

Entitlement

The state or condition of a person who has met all applicable requirements for a benefit award, including the filing of a claim.

Initial.—(1) Entitlement to primary benefits, or entitlement to supplementary benefits in the same month as entitlement to primary benefits based on the same wage credits; (2) entitlement to a lump-sum death payment; (3) entitlement to monthly survivor benefits when there has been neither entitlement to such benefits in a previous month nor entitlement to a lump-sum death payment based on the same wage credits.

Subsequent.—(1) Entitlement to supplementary benefits after the month in which the primary beneficiary became entitled; (2) entitlement to monthly survivor benefits after the month in which other survivors became entitled to benefits based on the same wage credits; (3) entitlement to monthly survivor benefits after a lump-sum death payment has been awarded on the basis of the same wage credits.

Lump-Sum Payment

Death payment.—Under the 1939 amendments, a lump sum amounting to six times the primary benefit amount, payable on the death after December 31, 1939, of a fully or currently insured worker who leaves no survivor eligible for monthly benefits

for the month in which he died. Payment is made to the widow or widower, child, or parent, or, if no such relatives survive, to a person or persons equitably entitled to such payment to the extent and in the proportion to which he or they have paid the burial expenses of the deceased worker.

Under the 1935 act, a lump sum amounting to 3½ percent of the deceased worker's total taxable wages; such payments may be made only with respect to deaths before January 1, 1940.

Payment at age 65.—A lump sum amounting to 3½ percent of his total taxable wages, paid to a worker who attained age 65 before August 10, 1939. This provision was repealed by the amendments of 1939.

Workers and Their Wage Credits

Several detailed tables in series which had been included in earlier YEARBOOKS—distribution of workers by industry and annual wage credits, State distributions of workers by wage credits and employment characteristics, and most of the work-history data giving detailed patterns of years employed and cumulative wage credits—were not available in time for inclusion in this issue. These and other detailed data omitted from this publication are available from the Bureau of Old-Age and Survivors Insurance, on request.

The sources, character, and methods of inflating the sample data to 100-percent totals described on pages 67–76 of the 1944 YEARBOOK apply in general to the wage and employment data presented in this issue. One minor difference is that, in the tables in this issue showing wage and employment data for 1944, workers of unknown age are treated as a separate classification. Table 67, however, which presents data on applicants for account numbers in 1945 by age group, shows no group of unknown age, because the data for that group were allocated among larger age groups.

The work-history tables include all workers with any wage credits during the period 1937–44, including workers who died or became entitled to primary benefits under old-age and sur-

vivors insurance. It is estimated that 2.7 million deceased workers (on a 100-percent basis) are included in the data (table 59). Because of the increasing cumulative number of workers who have died, the work-history sample tends to underestimate the proportion of living insured workers and therefore overstates the proportion of uninsured workers.

Employer, Covered

An individual, corporation, or unincorporated organization paying taxable wages to one or more workers.

Employment

Covered.—Any services performed by a worker for an employer within the United States, including Alaska and Hawaii, or on, or in connection with, an American vessel, except services specifically included in the Railroad Retirement Act and Carriers Taxing Act or specifically excluded by the Social Security Act and the Federal Insurance Contributions Act.

Noncovered.—Employment excluded from old-age and survivors insurance. Major exclusions are: self-employment; casual employment not in the course of the employer's trade or business; family employment; employment in agriculture; domestic service in a private home; employment on a foreign vessel; employment by the Federal Government or a State or local government; employment in certain types of nonprofit organizations; railroad employment; employment by a foreign government or its instrumentality; employment as a student nurse or interne. (See sec. 209 (b) of the Social Security Act, as amended.)

Account

Employee.—A record of a worker's wage credits maintained by the Bureau of Old-Age and Survivors Insurance and identified by an account number.

Employee account number.—A nine-digit number assigned to an individual for purposes of exact identification under old-age and survivors insurance.

Insurance Status

A worker's standing, as of a specified date, with respect to the number

of quarters of coverage required either to meet the eligibility requirements for primary benefits or to enable his dependents or survivors to establish eligibility for supplementary or survivor benefits.

Currently insured.—The worker must have wage credits of not less than \$50 for each of not less than 6 of the 12 calendar quarters immediately preceding the quarter in which he died.

Fully insured.—The worker must have at least 1 quarter of coverage for each 2 elapsed quarters, with a minimum of 6 quarters of coverage; or he must have at least 40 quarters of coverage.

Permanently fully insured.—The worker must have at least 40 quarters of coverage or a sufficient number of quarters of coverage to be fully insured when he attains age 65.

Uninsured.—A worker whose wage credits are not sufficient to give him fully or currently insured status.

Quarter

Coverage.—A calendar quarter in which a worker has wage credits of not less than \$50, or any quarter after the first quarter of coverage in any year in which he has wage credits of \$3,000 if such quarter occurs before that in which he died or became entitled to primary benefits.

Divisor.—All calendar quarters after 1936 and before the quarter in which the worker died or became entitled to primary benefits, whichever first occurred, excluding any quarter before that in which he attained age 22 during which he had wage credits of less than \$50, and any quarter after that in which he attained age 65 occurring before 1939. Divisor quarters are used in the denominator in computing the average monthly wage.

Elapsed.—Any calendar quarter intervening between the end of 1936 or the quarter after 1936 in which the worker attained age 21 and that in which he attained age 65 or died, whichever first occurred. Elapsed quarters are used in determining insurance status.

Wages

Average monthly wage.—The basis for computing all benefits, obtained by dividing a worker's benefit wages

by three times the number of divisor quarters.

Benefit wages.—The total wage credits used in computing an insured worker's average monthly wage. Includes all wage credits except amounts earned after entitlement to primary benefits—unless the primary beneficiary applies for recomputation of benefits, in which case wage credits earned after entitlement are also included.

Cumulative wage credits.—The total amount of wage credits received since the program was inaugurated on January 1, 1937.

Taxable wages.—All remuneration for covered employment, including the cash value of all remuneration paid in any medium other than cash, except: (1) wages in excess of \$3,000 received by a worker from any one employer with respect to covered employment during a single calendar year; (2) dismissal payments which the employer is not legally required to make; (3) certain payments made by an employer into or out of welfare funds under plans for employees on account of retirement, sickness, or death; (4) payments by the employer of taxes imposed on the employee by the Federal Insurance Contributions Act, or by a State unemployment compensation law; and (5) wages paid for services rendered

by a worker in 1937 and 1938 and after he attained age 65.

Wage credits.—Taxable wages which can be included in computing a primary benefit amount; i. e., wages up to \$3,000 received by a worker in any calendar year since 1939, and, for 1937-38, wages up to \$3,000 from any one employer.

Worker

Covered.—One who in the specified period received wage credits under the old-age and survivors insurance system.

Multi-employer.—One who received taxable wages during a calendar year from two or more covered employers.

Multi-industry.—One who received taxable wages during a calendar year in more than one industry.

Multistate.—One who received taxable wages during a calendar year for employment in more than one State.

New entrant.—One who received his first wage credits in a specified calendar year.

Single-employer.—One who received taxable wages during a calendar year from only one employer.

Single-industry.—One who received taxable wages during a calendar year in only one industry.

Single-State.—One who received taxable wages during a calendar year for employment in only one State.

Financing

Contributions

The taxes payable by employer and employee on wages in employment covered by the Federal Insurance Contributions Act.

Federal Insurance Contributions Act

The sections of the Internal Revenue Code (ch. 9, subch. A) which relate to Federal insurance contributions (formerly included as title VIII of the Social Security Act).

Federal Old-Age and Survivors Insurance Trust Fund

A special fund set up in the U. S. Treasury, in which is deposited the equivalent of all contributions collected under the Federal Insurance Contributions Act and from which money is withdrawn, as required, for payment of lump sums and monthly benefits and for administration of old-age and survivors insurance. Except for such amounts as are needed for current withdrawals, assets of the trust fund are held in the form of interest-bearing obligations of the United States; interest on the investments is credited to the fund. Assets of the old-age reserve account, established under the Social Security Act of 1935, were transferred to the trust fund under the provisions of the 1939 amendments.

Unemployment Insurance

WITH THE END of fighting in Europe and the Pacific, 1945 was a year of sharp contrasts. For more than 5 years the economic energies of the country had been directed toward defense and war. In March 1940, when the United States was recovering from the depression of the 1930's, an estimated 7,960,000 persons were unemployed. As the defense program gained momentum in 1940 and 1941 and as the country's efforts were centered on total war, unemployment declined to a low point of 630,000 in October 1944 and did not rise above 1 million until after VE-day. Although war production was abruptly halted after V-day, displacing about 9 million workers from jobs in war industries, and although 5 million servicemen were demobilized, most of these persons were absorbed quickly into civilian activities; at the end of 1945 about 2 million persons were unemployed.

During the early months of the year, while war production continued the slow decline from its peak, employment in industries covered by State unemployment insurance laws dropped from 29,350,000 in January to 28,960,000 in May with no appreciable increase in the unemployment insurance claims load (table 80). Workers laid off from war factories or those who quit in anticipation of layoffs quickly found new jobs or withdrew from the labor market without even filing claims for unemployment benefits. The number of persons unemployed remained between 770,000 and 880,000, well below what had previously been considered the irreducible minimum, and claims and benefits remained close to the record lows of 1943 and 1944. On the average, only 110,000-150,000 persons a month filed initial claims, which record new spells of unemployment, and not more than 105,000 persons a week drew unemployment benefits under State laws. Unemployed veterans receiving GI readjustment allowances numbered about 24,000-28,000 a week; weekly additions to the claims load were offset by the number of claims discontinued. The State legislatures,

meeting in regular biennial sessions, increased benefit amounts and duration to prepare their programs for postwar reconversion.

Item	Before VE-day (4 months)	VE-day to V-day (3 months)	After V-day (5 months)
Initial claims (monthly average)...	133,520	252,249	947,782
Continued claims (monthly average)...	532,888	836,349	5,198,599
Beneficiaries (weekly average).....	98,831	137,638	949,362

Between VE-day and V-day, layoffs and discharges increased from the low levels of earlier months of the year. Employment in covered industries declined by 780,000 (table 80). While unemployment rose only slightly, the slow and gradual decline from the peak of war production was reflected in small but regular increases in the number of individuals drawing benefits and in the amount of unemployment compensated under State unemployment insurance laws and the GI Bill of Rights.

When hostilities ceased in the Pacific, most controls over manpower, wages, production, and distribution were lifted. Everywhere, munitions plants, aircraft factories, shipyards, and other wartime enterprises began to lay off large numbers of workers, and the armed services began demobilizing in force. Overtime was reduced substantially, and the average of weekly hours worked dropped from 45 in the first quarter of the year to 41 or 42 in the last. Concurrently, average weekly earnings declined and labor disputes multiplied as wage controls were abandoned and labor-management controversies were left to collective-bargaining machinery for settlement. Although unemployment, as estimated by the Bureau of the Census, more than doubled—from 830,000 in August to 1,950,000 in December—it remained well below the level of frictional unemployment expected in a full-employment economy. Unemployment of covered workers, as measured by continued claims filed in 1 week in a month, also rose steadily from 4.0

percent in September to 5.8 percent in December (table 81). In many areas of the country, unemployment increased even though there were many unfilled jobs, for available job openings did not match the qualifications of the workers who had been laid off.

The unemployment insurance program reacted immediately to these tremendous changes in labor-market conditions. Individuals filing initial claims increased from 112,200 in the week ended August 18 to 596,500 the following week; while the latter figure was a record high, in each of the remaining weeks of the year at least 150,000 individuals initiated a claim for benefits after being laid off. The number of individuals who filed all types of claims (initial, waiting-period, and compensable) rose steadily each week, from an average of about 300,000 a week immediately before the Japanese surrender to an average of about 1,800,000 in December (chart 11). At the year's end, however, more than 50 percent of the individuals who had filed claims after V-day had left the claimant rolls, presumably to take jobs, and only 38 percent were filing compensable claims for benefits.

New claims, V-day to December 31	3,962,100
Claims filed during week of De- cember 23:	
Total	1,801,800
Ratio to new claims filed after V-day	45.5
Compensable claims filed dur- ing week of December 22:	
Total	1,512,800
Ratio to new claims filed after V-day	38.2

Veterans' claims for readjustment allowances for unemployment did not rise so quickly, for large-scale demobilization of the armed forces began a little later. On V-day, only about 46,000 veterans, or about 25 percent of those who had received one or more allowances, were still drawing them. The number climbed steadily each week after that, however, reaching 180,000 at the end of October, when 45 percent of those who had drawn any allowances were still on the rolls. The number reached 405,000 at the end of the year.

Table 80.—Unemployment insurance: Summary data on claims, benefits, coverage, and U. S. Employment Service placements, 1938-45
[Coverage data corrected to Apr. 25, 1946, other data corrected to Mar. 20, 1946]

Year and month	Initial claims	Beneficiaries ¹	Benefit payments		Weeks compensated	Covered employment ²		Employment service: Non-farm placements ³
			Total ²	Average weekly benefit for total unemployment		Workers ⁴ (in thousands)	Wages ⁵ (in thousands)	
1938 ⁷	9,565,271	(8)	\$393,785,860	\$10.94	9,380,075,709	19,929	\$26,200,026	2,656,994
1939 ⁷	9,704,758	(8)	10,429,297,615	10.66	9,411,554,089	21,378	29,069,447	4,152,139
1940	11,140,012	5,220,073	518,700,423	10.56	51,084,375	23,096	32,449,899	3,661,040
1941	8,526,993	3,439,323	344,320,668	11.06	32,295,377	26,814	42,145,685	5,404,291
1942	6,323,881	2,815,127	11,344,084,093	12.66	28,157,730	29,349	54,796,162	6,919,392
1943	1,884,096	664,015	11,79,643,077	13.84	6,003,608	30,821	66,105,176	9,393,196
1944	1,502,802	533,406	62,334,550	15.90	4,123,924	30,026	69,121,077	11,446,007
1945	6,029,734	2,829,987	445,865,797	18.93	24,038,423	28,203	65,830,000	9,808,476
1941								
January	953,088	825,748	39,270,163	10.96	3,737,484	24,562		377,834
February	565,428	806,365	34,610,683	10.96	3,261,460	24,755	8,954,552	366,609
March	664,031	761,736	33,607,834	11.00	3,153,960	25,348		392,241
April	1,189,534	589,598	26,997,704	10.90	2,550,992	25,731		444,381
May	606,372	659,035	31,573,799	10.91	2,967,048	26,489	9,993,201	487,668
June	553,669	683,933	30,561,294	10.91	2,878,217	27,066		449,204
July	753,721	611,067	29,306,615	10.95	2,746,803	27,551		484,002
August	515,828	571,864	26,494,176	11.17	2,439,382	28,074	10,860,719	493,257
September	496,194	493,423	22,941,874	11.25	2,110,233	28,310		530,117
October	619,004	430,016	21,430,139	11.18	1,991,970	28,093		524,599
November	610,071	470,641	21,066,354	11.31	1,937,767	28,044	12,337,213	409,449
December	1,000,053	622,982	27,847,096	11.52	2,520,061	27,749		444,930
1942								
January	1,067,347	796,598	41,055,956	12.02	3,553,489	27,571		404,756
February	620,338	837,650	39,883,617	12.26	3,351,362	27,494	11,610,635	402,238
March	594,271	803,124	43,034,821	12.82	3,457,021	28,149		473,665
April	752,336	668,262	36,291,561	12.88	2,909,578	28,568		553,859
May	582,587	609,734	31,686,013	12.71	2,571,331	28,969	12,942,723	600,064
June	688,235	652,735	30,224,171	12.81	2,433,800	29,453		642,254
July	557,349	574,867	32,623,872	12.80	2,618,500	29,855		655,205
August	384,860	543,087	28,242,473	12.77	2,272,292	30,339	14,267,452	638,241
September	291,457	422,709	22,378,033	12.80	1,799,870	30,576		647,845
October	270,303	310,431	16,887,544	12.84	1,354,074	30,533		680,319
November	242,079	221,549	11,563,363	12.93	923,919	30,446	15,975,352	606,305
December	272,719	192,578	11,539,232	13.14	912,494	30,236		615,141
1943								
January	300,383	226,778	12,183,493	13.45	954,597	30,237		659,166
February	183,222	208,626	10,881,606	13.53	834,513	30,370	14,997,698	647,891
March	166,334	181,527	10,750,372	13.68	811,621	30,686		718,477
April	182,550	131,239	7,355,176	13.63	657,280	30,819		688,771
May	156,161	119,479	6,382,075	13.73	483,216	30,909	16,503,801	707,764
June	180,848	100,256	5,937,584	13.74	445,618	31,277		861,623
July	156,256	90,623	5,564,655	13.99	404,626	31,107		880,420
August	111,197	88,849	5,190,917	13.99	382,332	31,119	16,615,118	907,217
September	90,361	74,579	4,433,137	14.31	320,574	31,127		908,620
October	96,114	60,719	3,546,491	14.43	254,507	30,900		857,585
November	118,898	56,354	3,540,069	14.61	253,662	30,893	17,988,559	834,407
December	141,772	64,392	4,273,645	14.85	301,162	30,407		721,255
1944								
January	169,537	84,071	5,277,272	15.18	364,298	30,462		788,177
February	185,898	103,953	6,156,457	15.37	415,772	30,274	16,814,398	745,020
March	132,648	112,156	7,351,362	15.66	486,006	30,315		778,103
April	140,134	83,317	5,471,153	15.67	361,044	30,072		760,671
May	141,642	87,125	5,770,679	15.89	377,632	30,032	17,231,831	833,255
June	118,037	77,857	5,224,857	16.07	337,378	30,331		972,586
July	105,380	65,680	4,347,826	15.86	284,620	30,107		1,092,515
August	102,883	72,311	4,808,074	15.90	313,356	30,037	17,283,618	1,259,179
September	96,726	63,273	4,240,142	16.09	274,169	29,925		1,171,838
October	114,285	63,637	4,349,626	16.36	275,753	29,673		1,127,130
November	122,516	71,356	4,917,813	16.60	309,352	29,662	17,791,230	1,034,081
December	123,116	74,915	5,192,009	16.65	324,645	29,425		883,452
1945								
January	153,902	104,790	7,298,753	16.71	454,086	29,350		1,086,625
February	109,364	100,076	6,434,802	16.65	400,274	29,330	17,170,000	910,420
March	117,406	103,216	7,241,659	16.69	447,277	29,450		972,558
April	153,407	87,243	6,184,828	16.85	378,072	29,130		925,768
May	219,739	98,030	7,043,855	17.09	424,786	28,960	17,210,000	952,098
June	269,457	129,405	9,685,634	17.74	560,757	28,950		1,041,526
July	267,550	185,480	14,352,357	18.28	803,735	28,670		1,014,327
August	1,230,375	230,531	17,947,844	18.39	998,958	28,180	15,800,000	824,933
September	1,085,690	612,057	50,430,484	19.28	2,652,249	26,750		614,410
October	917,785	1,271,728	106,449,077	19.51	5,510,802	26,300		601,337
November	765,932	1,313,456	108,554,919	19.28	5,691,620	26,580	15,650,000	484,139
December	739,127	1,319,039	106,623,820	18.86	5,715,807	26,880		380,295

¹ Annual figures represent first payments; monthly figures represent the average weekly number of individuals receiving benefits.² Annual amounts adjusted, but monthly figures not adjusted, for voided benefit checks.³ Excludes railroads and allied groups subject as of July 1, 1939, to Railroad Unemployment Insurance Act. Data for 1945 estimated.⁴ Annual figures represent average of 12 monthly figures; through 1944 monthly employment represents number of workers in covered employment in the last pay period of each type (weekly, semimonthly, etc.) ending in month; effective January 1945 employment represents workers in pay periods of each type ending nearest 15th of the month.⁵ Total wages in covered employment for all pay periods ending in year or quarter.⁶ Excludes Alaska and Hawaii for 1939-44, and forestry and fishing for 1938 and 1939. Data from Department of Labor, U. S. Employment Service, Reports and Analysis Division.⁷ For date benefits first payable in the various States, see table 107.⁸ Not available.⁹ For 1938 and 1939, represents number of benefit payments. For 1939, includes 43,082 payments resulting from recalculation of weekly benefit amounts in Ohio.¹⁰ Includes \$1,176,983 resulting from recalculation of weekly benefit amounts in Ohio.¹¹ Includes \$104,172 for 1942 and \$77,306 for 1943 resulting from review of 1938-41 seasonal claims in Oregon, and \$12,000 for 1943 resulting from delayed payments for 1941-42 claims in Colorado; not distributed by month.

Not all veterans separated from the armed services got jobs or, failing that, filed claims for readjustment allowances. Some took short vacations or returned to school. It is estimated that, by the end of the year, only 25 percent of the demobilized veterans had filed a claim for readjustment allowances and less than 10 percent

were receiving allowances. Only about a third of those who had filed claims since the beginning of the program (September 1944) were receiving allowances at the end of 1945, and only 10,000 of the 1.5 million claimants had exhausted their rights.

Despite the wholesale curtailment of war production and the reconversion of the economy to peacetime activities, employment dropped less than had been expected and the decline was limited mainly to munitions industries. Reduction in hours of work, maintenance of employment in plants undergoing reconversion, and expansion of nonwar industries which had been short of labor during the war absorbed many of the displaced war workers and offered employment opportunities to returning veterans. Employment increased in industries that had faced serious wartime labor shortages—retail trade, textile, and construction. By the year's end the major readjustments in the labor market were accomplished, although further declines in civilian Government employment and continued demobilization of the armed forces were to be expected.

For the unemployment insurance system, the year 1945 was in marked contrast to the war period. Employ-

ment in covered industry declined from 29,425,000 in December 1944 to 26,880,000 a year later. Unemployed workers received \$446 million in benefits, 83 percent of which was paid out in the last 4 months (table 80). More than 4 million individuals filed claims for benefits (table 82), and an average of slightly less than half a million received benefits each week (table 85). Interstate claims filed were four times the number in 1944. The average payment for total unemployment rose from \$15.90 in 1944 to \$18.93 in 1945, reflecting the liberalization in benefit provisions in the State laws as well as the high wartime earnings of claimants. Estimated average duration of benefits increased from 7.7 weeks in 1944 to 8.5 weeks in 1945. Approximately 7.5 out of every 100 insured claimants were declared unable to work or unavailable for work, and 6 out of every 100 insured claimants were disqualified because they had voluntarily quit a job without good cause, been discharged for misconduct, or refused suitable work. Appeals decisions increased two-thirds over 1944. Despite the increase in the benefit load and the decline in the average contribution rate to 1.9 percent, funds available for benefits rose to \$6.9 billion by the end of 1945.

Claims and Benefits Under State Laws

Claims and Beneficiaries

The end of the war was a turning point in all unemployment compensation operations. From about 1 million in 1944, the number of individuals who filed claims for benefits skyrocketed in 1945 to 4.4 million (table 82). Because of the high level of employment and high wages, only 380,000 claimants were found ineligible because they lacked sufficient wage credits.

The percent of claimants who were not insured—because they had insufficient wage credits—was the lowest since the beginning of the program:

Year	Percent of claimants
1940	16.9
1941	17.7
1942	15.9
1943	13.4
1944	9.9
1945	8.7

The ratios ranged from below 4 percent in Massachusetts, Rhode Island, and Wisconsin to above 20 percent in Colorado, Nevada, New Mexico, North Dakota, and Wyoming. By and large, the disallowance rates were lowest in the New England States.

In most of the States the disallowance rates were appreciably lower than in 1944; in Indiana the rate declined from 10.9 percent to 4.4 percent; in Iowa, from 10.7 to 6.0 percent; in Louisiana, from 18.4 to 11.4 percent; in Oklahoma, from 12.2 to 5.1 percent; in Texas, from 12.1 to 7.2 percent; and in Vermont, from 17.6 to 9.7 percent. Only 12 States reported higher disallowance rates than in 1944. Among those with the largest increases were Alaska, Colorado, Delaware, Montana, Nevada, and Pennsylvania.

The numbers of claims and of beneficiaries during 1945 were much

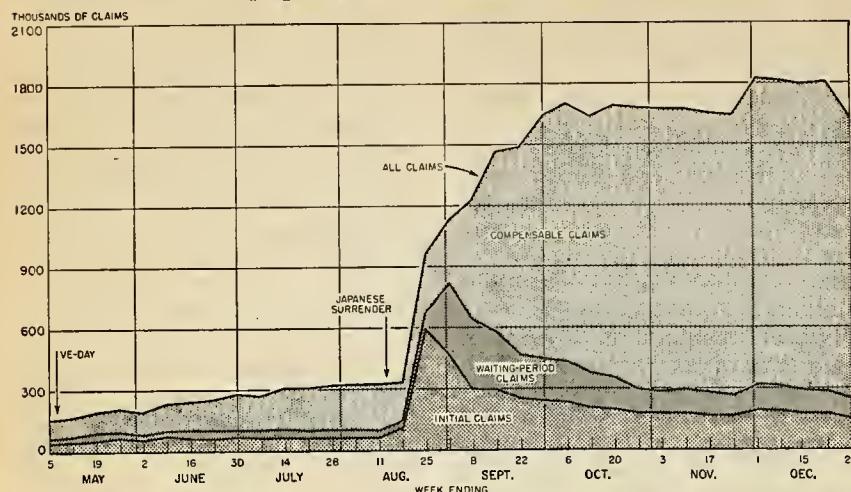
Table 81.—*Unemployment of covered workers in week specified as measured by the ratio of continued claims to average monthly covered employment in 1945, by State, September-December 1945*

Social Security Board region and State	Average monthly covered employment ¹ (in thousands)	Ratio (percent), week ended—			
		Sept. 8	Oct. 13	Nov. 10	Dec. 8
Total ²	27,903.1	4.0	5.3	5.3	5.8
Region I:					
Connecticut	564.0	9.5	8.5	7.4	7.2
Maine	156.4	2.1	2.7	3.5	4.6
Massachusetts	1,314.7	3.7	3.7	3.0	3.3
New Hampshire	107.7	1.8	1.7	1.3	1.4
Rhode Island	212.5	4.8	6.0	6.0	8.2
Vermont	55.7	1.7	2.5	2.9	3.1
Region II-III:					
Delaware	75.7	2.5	3.4	4.2	4.9
New Jersey	1,116.0	5.3	10.1	10.6	11.1
New York	3,760.9	3.8	4.8	5.0	5.4
Pennsylvania	2,601.7	2.8	4.1	4.1	4.6
Region IV:					
Dist. of Col.	188.7	.2	.3	.4	.6
Maryland	465.8	2.8	5.0	5.8	5.2
North Carolina	524.1	1.5	1.7	1.7	1.9
Virginia	416.2	.6	1.4	1.6	1.8
West Virginia	325.9	2.1	3.6	4.4	4.6
Region V:					
Kentucky	308.2	4.7	6.8	7.1	8.2
Michigan	1,354.8	14.0	13.1	11.7	10.2
Ohio	1,857.2	1.8	6.9	5.0	5.1
Region VI:					
Illinois	2,067.9	6.2	7.1	5.9	6.0
Indiana	779.1	5.7	6.2	6.2	5.9
Wisconsin	638.2	3.0	2.9	2.6	2.5
Region VII:					
Alabama	394.0	3.3	5.9	6.3	7.9
Florida	317.6	1.5	2.6	3.1	3.7
Georgia	453.5	2.8	3.8	4.2	4.7
Mississippi	155.0	2.0	2.9	3.4	4.1
South Carolina	247.1	.9	1.3	1.3	1.6
Tennessee	465.8	3.1	4.6	5.1	5.8
Region VIII:					
Iowa	288.1	2.7	3.2	3.2	3.9
Minnesota	455.7	1.7	2.0	2.4	3.3
Nebraska	138.0	1.3	1.6	1.6	1.7
North Dakota	29.7	.4	.7	1.1	2.0
South Dakota	37.1	.5	1.2	1.1	1.3
Region IX:					
Arkansas	193.0	2.8	5.5	7.1	8.9
Kansas	223.6	4.1	6.6	7.4	8.6
Missouri	698.4	4.8	6.2	6.3	7.6
Oklahoma	241.2	5.1	7.7	8.7	9.9
Region X:					
Louisiana	356.8	2.3	4.2	5.9	6.7
New Mexico	59.8	.3	.6	.9	1.2
Texas	958.0	1.3	2.2	2.6	3.1
Region XI:					
Colorado	157.6	.5	.7	.9	1.2
Idaho	66.6	.4	.4	.7	2.2
Montana	71.1	.4	1.1	1.8	2.9
Utah	96.1	.4	.6	1.2	2.3
Wyoming	39.6	.1	.2	.3	.5
Region XII:					
Arizona	81.4	3.2	3.7	4.5	4.8
California	1,973.1	4.1	5.8	7.8	9.3
Nevada	29.2	.8	1.4	1.8	2.5
Oregon	279.0	1.4	2.7	5.3	7.9
Washington	505.6	1.9	3.7	5.0	7.2

¹ Preliminary estimate.

² Excludes Alaska and Hawaii; data not available.

Chart 11.—Weekly number of claimants for benefits under State unemployment insurance programs, May 5—December 29, 1945



greater than in recent years. Initial claims rose from 1.5 million in 1944 to 6 million, continued claims from 5.5 million to 30.6 million, the number of individuals who received at least one benefit check from 500,000 to 2.8 million. The figures for the entire year, however, obscure the tremendous change that occurred during the year when the country shifted from all-out war to peace.

Before VE-Day

During the first 4 months of the year, before the surrender of Germany, initial and continued claims, as well as the average weekly number of beneficiaries, remained close to the 1944 levels, the low point in claims activities (tables 83-85).

A survey of the characteristics of claimants in 7 local labor-market areas classified as critically short of labor during this period indicated that most of the claimants were marginal workers—those last hired and first fired. The majority of the claimants were women. Of the men, more than 40 percent were over 55 years of age. Less than half the men were skilled workers, mainly seasonally unemployed construction workers.

California's initial claims averaged 20,800 a month during January-April, and were made chiefly by seasonally unemployed workers in the lumbering and food-processing industries and by some former aircraft and shipyard workers. During these 4 months, the number of beneficiaries averaged about 21,700 a week. In Illinois,

where initial claims averaged 16,400 a month during January-April, many of the claimants were former textile and construction workers and some were ordnance, transportation, and electrical workers. The Ohio River flood closed some mines on its borders and put many miners out of work. About 8,700 persons in Illinois were drawing benefits each week during the 4-month period. In Michigan, where the greatest number of aircraft and ordnance workers were employed, initial claims averaged about 16,100 a month and persons receiving benefits, about 13,600 during each week of these 4 months.

VE-Day to V-Day

With the coming of VE-day in May, the situation changed. Revision in war-production schedules, brought about by the change from a two-front to a one-front war, resulted in cut-backs in munitions industries. Employment in ordnance declined 50,000 during April and May, while the decline in shipbuilding was about 76,000. With the cut-backs in covered industries, claims and benefits began to rise slowly but continuously. Initial claims rose from 220,000 in May to 269,000 in June and remained at 268,000 in July (table 83). Continued claims rose even more, from 618,000 in May to more than a million in July (table 84), while the average weekly number of beneficiaries rose from 98,000 to more than 185,000 (table 85). Benefit payments increased from \$7 million to more than \$14 million a month (table 80).

The majority of States recorded a rise in the number of persons filing claims and receiving benefits. Most of the persons who lost their jobs during this period were apparently re-hired, however, after brief unemployment. For example, on the average,

Table 82.—Claims: Disposition of new claims on initial determination, by State, 1945¹

Social Security Board region and State	Total dispositions	Allowed	Disallowances as percent of total dispositions
Total	4,331,062	4,000,868	2.87
Region I:			
Connecticut	136,765	130,804	4.4
Maine	22,720	21,008	7.5
Massachusetts	150,959	146,121	3.2
New Hampshire	7,293	6,896	5.4
Rhode Island	65,453	63,235	3.4
Vermont	3,629	3,277	9.7
Region II-III:			
Delaware	11,222	9,565	14.8
New Jersey	293,621	276,959	5.7
New York	548,788	488,061	11.1
Pennsylvania	415,036	375,049	9.6
Region IV:			
Dist. of Col.	3,835	3,370	12.1
Maryland	87,919	77,238	12.1
North Carolina	31,375	28,364	9.6
Virginia	20,773	19,262	7.3
West Virginia	37,947	32,792	13.6
Region V:			
Kentucky	36,176	32,380	10.5
Michigan	473,387	437,331	7.6
Ohio	265,132	237,585	10.4
Region VI:			
Illinois	328,728	301,651	8.2
Indiana	122,912	117,494	4.4
Wisconsin	350,656	350,273	2.7
Region VII:			
Alabama	66,703	60,364	9.5
Florida	35,222	29,621	15.9
Georgia	48,339	43,373	10.3
Mississippi	11,335	9,760	13.9
South Carolina	10,436	8,780	15.9
Tennessee	59,267	54,570	7.9
Region VIII:			
Iowa	24,870	23,387	6.0
Minnesota	39,231	37,482	4.5
Nebraska	8,770	7,930	9.6
North Dakota	638	480	24.8
South Dakota	935	766	18.1
Region IX:			
Arkansas	19,063	17,180	9.9
Kansas	44,922	42,561	5.3
Missouri	115,652	100,927	12.7
Oklahoma	41,649	39,618	5.1
Region X:			
Louisiana	53,372	47,313	11.4
New Mexico	775	601	22.5
Texas	47,940	44,476	7.2
Region XI:			
Colorado	5,888	4,589	22.1
Idaho	1,864	1,579	15.3
Montana	2,840	2,556	10.0
Utah	5,469	4,680	14.4
Wyoming	434	332	23.5
Region XII:			
Arizona	11,010	9,532	13.4
California	460,826	416,072	9.7
Nevada	1,480	1,147	22.6
Oregon	53,445	47,780	10.6
Washington	92,863	83,561	10.0
Territories:			
Alaska	1,252	1,020	18.5
Hawaii	246	216	12.2

¹ Based on sufficiency of wage credits and/or weeks of employment.

² Excludes Wisconsin for January-June; data not comparable.

³ Before July 1945, includes all initial claims and dispositions of all claims for partial unemployment (totaling 2,301, of which 2,060 were allowed); in Wisconsin, such claims required a separate determination for each individual week.

17 percent of the claimants left the claims rolls each week.

Not all the war-production States showed increased claims, however; Illinois, Maryland, Massachusetts, and Washington reported substantial declines in initial claims during May, even though there were some cutbacks in war production in these States. In several of the States where

industry was not predominantly devoted to war production, the claims load was affected very little, if at all.

After V-Day

The sudden end of fighting in the Pacific brought a new and dramatic change. Not all the workers who were laid off filed claims for benefits: some obtained new jobs immediately;

others retired from the labor market. Nor did all the individuals who filed claims for benefits remain unemployed long enough to receive benefits. Yet initial claims jumped from 268,000 in July to 1.2 million in August. Continued claims increased from 1.5 million in August to 4.7 million in September and nearly 6.7 million in October and remained well over 6

Table 83.—Claims: Initial claims received in local offices, by State and month, 1945

[Corrected to Mar. 5, 1946]

Social Security Board region and State	Total	Percent- age dis- tribution	January	Febru- ary	March	April	May	June	July	August	Septem- ber	October	Novem- ber	Decem- ber
Total, 1939	9,764,758		1,238,064	687,777	656,440	1,062,674	823,488	\$41,018	978,015	708,954	566,386	680,767	701,413	819,762
Total, 1940	11,140,012		1,200,079	819,180	1,002,912	1,452,528	1,003,458	947,325	1,130,037	729,997	635,043	721,293	680,500	817,660
Total, 1941	8,526,993		953,088	565,428	664,031	1,189,534	606,372	553,669	753,721	515,828	496,194	619,004	610,071	1,000,053
Total, 1942	6,323,881		1,067,347	620,338	594,271	752,336	582,557	688,235	557,349	384,860	291,457	270,303	242,079	272,719
Total, 1943	1,884,096		300,383	183,222	166,334	182,550	156,161	180,848	156,256	111,197	90,361	96,114	118,888	141,772
Total, 1944	1,502,802		169,537	135,898	132,648	140,134	141,642	118,037	105,380	102,883	96,726	114,285	122,516	123,116
Total, 1945	6,029,734	100.0	153,902	109,364	117,406	153,407	219,739	269,457	267,550	1,230,375	1,055,690	917,785	765,932	739,127
Region I:														
Connecticut	165,144	2.7	3,128	2,827	2,505	4,614	4,266	8,997	8,106	59,002	22,540	16,812	17,047	15,300
Maine	30,895	.5	1,318	656	882	2,852	1,906	1,401	1,622	3,405	3,477	4,042	4,428	4,906
Massachusetts	214,323	3.6	6,660	4,773	4,919	9,240	7,236	10,394	10,904	53,794	36,218	27,278	20,140	22,767
New Hampshire	11,501	.2	371	256	239	603	451	386	356	2,351	2,091	1,704	1,506	1,187
Rhode Island	71,967	1.2	1,863	1,342	2,116	2,364	2,000	3,401	5,224	13,058	7,843	12,057	11,360	9,309
Vermont	4,812	.1	92	77	82	240	85	152	118	898	1,063	715	629	661
Region II-III:														
Delaware	14,222	.2	295	260	330	341	539	985	820	2,281	2,148	2,219	2,168	1,836
New Jersey	387,948	6.4	8,079	6,381	6,946	7,560	10,345	13,219	14,461	113,118	59,161	53,795	48,587	46,296
New York	897,687	14.9	23,808	17,806	18,551	24,911	56,688	59,921	40,975	154,820	142,551	131,576	115,334	110,746
Pennsylvania	473,163	7.8	4,059	4,214	3,062	3,694	23,245	17,907	14,444	90,147	96,871	112,573	54,221	48,726
Region IV:														
District of Columbia	4,741	.1	616	394	302	218	193	166	196	315	396	568	508	869
Maryland	77,114	1.3	694	504	465	2,402	1,157	1,761	1,718	17,643	19,626	15,385	8,513	7,246
North Carolina	39,329	.7	1,979	1,125	1,119	957	1,548	1,116	1,954	7,153	7,190	5,961	4,921	4,306
Virginia	25,407	.4	406	330	263	335	1,328	752	651	3,014	5,522	5,078	3,987	3,741
West Virginia	73,312	1.2	1,700	1,412	1,725	1,974	1,792	3,262	3,680	7,844	11,118	23,824	7,926	7,055
Region V:														
Kentucky	71,781	1.2	1,464	1,240	2,602	1,640	2,334	2,485	2,437	13,653	14,291	12,529	9,175	7,931
Michigan	609,142	10.1	14,659	12,320	14,296	23,130	31,522	40,613	40,566	168,805	119,967	60,096	38,289	44,879
Ohio	277,995	4.6	3,067	3,395	2,415	2,096	2,641	6,553	9,863	34,115	113,511	47,712	29,970	22,657
Region VI:														
Illinois	496,187	8.2	18,883	11,580	12,331	22,664	18,832	25,623	27,203	125,696	73,762	63,988	49,397	46,228
Indiana	257,158	4.3	8,280	1,636	4,346	2,934	3,263	13,145	9,496	62,764	52,488	34,566	34,810	29,424
Wisconsin	67,397	1.1	1,091	868	969	629	1,946	2,140	2,521	26,582	10,871	7,001	5,161	7,618
Region VII:														
Alabama	80,140	1.3	1,076	826	900	935	1,179	2,510	3,946	13,019	14,797	16,609	12,676	11,667
Florida	52,807	.9	2,243	1,129	953	1,065	1,593	2,041	4,807	6,599	7,970	8,121	8,390	7,896
Georgia	61,237	1.0	2,082	1,450	1,246	768	910	1,431	1,871	14,532	13,331	8,844	8,496	6,276
Mississippi	20,459	.3	670	366	455	712	680	830	1,246	2,541	3,157	3,245	3,038	3,519
South Carolina	15,952	.3	929	596	711	544	631	551	885	1,917	2,494	2,458	2,162	2,074
Tennessee	76,252	1.3	3,293	2,337	1,738	1,289	2,165	2,499	3,028	12,351	14,775	12,790	10,210	9,777
Region VIII:														
Iowa	36,469	.6	1,172	665	517	744	497	828	2,998	8,796	6,109	4,606	4,077	5,460
Minnesota	53,246	.9	1,680	629	484	523	667	966	1,368	11,410	8,160	8,514	8,750	10,095
Nebraska	11,897	.2	275	131	128	131	116	176	370	3,082	2,173	1,709	1,402	2,204
North Dakota	1,817	(2)	100	53	21	13	12	37	42	89	187	205	383	675
South Dakota	2,156	(2)	171	88	63	104	48	64	74	121	258	309	356	500
Region IX:														
Arkansas	40,979	.7	509	351	486	524	777	828	1,469	4,699	8,752	7,337	7,681	7,666
Kansas	50,194	.8	576	360	441	531	474	1,350	1,094	9,735	12,102	9,424	7,155	6,952
Missouri	158,055	2.6	2,266	1,913	1,613	1,901	1,881	3,876	7,212	38,393	29,597	23,437	21,590	24,376
Oklahoma	57,760	1.0	544	490	566	462	747	2,130	1,758	12,729	11,031	10,779	7,947	8,577
Region X:														
Louisiana	64,657	1.1	1,078	923	911	1,094	1,754	1,716	2,377	7,260	12,035	13,488	12,783	9,288
New Mexico	2,373	(2)	72	53	47	50	52	72	93	115	347	388	463	621
Texas	91,408	1.5	2,064	1,464	1,650	1,406	1,726	3,415	3,236	14,346	16,864	15,564	14,211	15,462
Region XI:														
Colorado	9,966	.2	174	117	118	291	217	231	185	1,296	1,919	1,563	1,709	2,146
Idaho	4,226	.1	134	66	106	57	154	246	115	212	359	1,314	1,307	
Montana	6,504	.1	206	144	98	126	107	134	116	225	530	1,107	1,410	2,301
Utah	7,346	.1	281	208	191	120	80	117	225	410	620	840	1,838	2,416
Wyoming	742	(2)	21	7	23	3	7	11	27	28	63	113	149	290
Region XII:														
Arizona	17,302	.3	294	289	253	248	282	804	899	3,149	2,898	2,692	2,842	2,652
California	629,863	10.4	25,627	17,219	18,982	21,268	27,915	25,962	27,130	88,007	82,974	91,945	110,773	92,061
Nevada	2,677	(2)	89	60	60	68	46	63	61	259	392	452	522	605
Oregon	86,936	1.4	1,276	1,560	1,819	1,072	856	1,086	1,332	5,224	7,560	11,843	19,326	33,982
Washington	113,798	1.9	2,273	2,286	2,216	1,888	925	1,189	2,125	9,524	21,636	19,499	25,959	24,278
Territories:														
Alaska	1,112	(2)	140	165	93	22	12	5	13	9	36	111	213	293
Hawaii	179	(2)	75	23	2	1	3	2	2	7	6	5	30	23

* Excludes all claims for partial unemployment.

† Less than 0.05 percent.

million for the rest of the year. The average weekly number of beneficiaries reached 1.3 million in October; the number of weeks compensated also rose sharply, reaching 5.7 million in November.

To handle the increases in their loads, Connecticut, Illinois, Michigan, Missouri, and Oklahoma required claimants to report their continued

unemployment every other week instead of weekly. Some States, including California and Michigan, where the load was highest, decentralized benefit operations to local offices.

Lay-offs and resulting claims were heaviest in California, Illinois, Michigan, New York, Ohio, and Pennsylvania, where the greatest number of aircraft and ordnance workers were

located. Large numbers of former aircraft workers were absorbed by automobile plants where reconversion was well under way—particularly in Michigan, the center of the automobile industry, and to a lesser extent in New York.

The peak for different States came in different months. In initial claims it came in August in 18 States, includ-

Table 84.—Claims: Continued claims received in local offices, by State and month, 1945

[Corrected to Mar. 5, 1946]

Social Security Board region and State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Total, 1939	66,533,762	4,362,968	4,664,028	4,946,670	5,125,739	6,078,138	5,328,551	5,161,056	5,337,701	3,970,465	3,534,211	3,819,861	4,204,374
Total, 1940	66,676,573	6,037,989	5,790,795	5,604,807	6,598,659	7,231,111	6,484,177	7,279,416	5,772,702	4,230,880	3,996,252	3,619,927	4,020,858
Total, 1941	42,341,845	4,896,646	4,028,497	3,701,542	4,285,148	3,904,287	3,516,671	3,584,941	2,993,208	2,628,859	2,554,128	2,602,623	3,045,295
Total, 1942	33,761,762	4,581,024	4,104,465	3,929,511	3,505,226	2,952,858	3,131,752	3,197,040	2,549,829	1,992,452	1,516,142	1,134,512	1,166,951
Total, 1943	7,664,684	1,228,091	1,058,798	944,978	694,796	609,975	592,192	550,297	492,005	391,439	331,095	355,468	415,550
Total, 1944	5,480,621	537,769	561,276	587,781	471,938	506,884	422,969	396,649	407,066	348,809	369,743	416,882	452,855
Total, 1945	30,633,595	592,584	508,231	542,987	487,751	618,093	810,158	1,080,797	1,532,000	4,724,102	6,670,842	6,502,405	6,563,645
Region I:													
Connecticut	685,412	9,949	8,361	9,332	7,779	9,759	17,072	28,690	51,703	204,014	141,263	104,087	93,403
Maine	147,856	8,197	5,742	4,347	5,306	9,123	9,464	9,553	9,678	12,563	18,939	24,823	30,121
Massachusetts	980,633	22,077	15,475	14,513	19,075	20,583	23,068	34,150	56,128	172,432	230,187	181,027	191,918
New Hampshire	39,375	1,556	1,185	1,128	1,371	1,637	1,625	1,475	2,137	7,078	7,950	6,004	6,229
Rhode Island	334,838	6,519	5,673	5,854	7,418	10,083	10,973	14,758	27,946	41,685	55,722	64,293	83,914
Vermont	31,132	786	521	475	450	546	557	911	1,347	4,399	6,732	6,980	7,428
Region II-III:													
Delaware	65,103	1,056	1,044	1,193	1,040	1,604	1,634	3,172	4,036	8,410	12,486	14,163	15,265
New Jersey	2,247,527	30,274	23,444	23,616	21,082	26,756	35,735	50,245	105,572	351,549	550,722	518,342	510,190
New York	3,890,643	86,163	73,947	73,769	64,344	88,277	137,809	197,710	201,952	552,209	804,230	825,556	784,677
Pennsylvania	2,102,454	23,385	21,748	20,560	15,218	35,898	26,355	47,913	102,872	337,230	488,344	475,118	507,813
Region IV:													
District of Columbia	26,392	3,172	3,247	3,046	1,651	1,336	1,047	1,047	1,088	1,700	2,398	2,866	3,794
Maryland	442,241	4,643	3,266	3,071	3,872	7,176	7,099	9,514	16,636	68,378	108,625	109,437	100,624
North Carolina	203,788	5,346	3,968	5,038	4,738	5,378	5,981	7,608	11,646	32,401	42,861	40,236	38,587
Virginia	125,302	2,140	1,833	1,726	1,526	3,038	4,476	5,024	5,020	13,115	25,864	30,787	30,753
West Virginia	279,522	5,871	5,277	5,325	3,327	5,253	11,305	12,929	13,332	32,110	59,904	62,978	61,911
Region V:													
Kentucky	463,011	8,901	7,027	8,776	6,967	8,777	11,346	14,113	20,101	69,725	99,524	110,627	97,127
Michigan	3,899,979	72,640	63,860	67,464	64,408	107,196	160,547	208,798	236,290	715,776	852,133	689,321	571,546
Ohio	1,619,974	9,651	8,351	9,112	6,844	6,542	11,407	20,988	35,319	212,575	503,284	424,706	371,195
Region VI:													
Illinois	2,593,632	55,324	41,251	37,112	40,490	56,545	76,872	98,868	139,899	514,093	597,976	486,401	448,801
Indiana	957,404	14,443	9,330	9,771	8,502	9,077	21,696	28,452	49,894	180,159	227,395	206,183	192,502
Wisconsin	369,226	6,435	4,759	4,755	3,462	4,000	5,717	7,495	31,123	77,377	83,613	71,735	68,755
Region VII:													
Alabama	495,583	6,079	5,192	5,573	5,240	5,977	7,797	12,252	24,185	62,171	109,105	121,185	130,827
Florida	252,314	15,259	9,355	8,172	6,972	9,713	14,981	13,301	13,680	27,732	38,583	46,055	48,508
Georgia	370,631	4,470	8,598	10,868	6,918	4,780	5,259	8,424	14,040	58,112	80,222	82,178	86,762
Mississippi	116,742	2,995	2,139	2,179	2,355	2,881	3,915	6,295	7,344	14,012	20,837	23,872	27,918
South Carolina	84,908	3,687	3,869	4,053	2,954	3,240	2,933	3,628	4,581	9,945	14,104	15,217	16,697
Tennessee	505,540	19,351	16,929	15,293	11,011	10,085	11,075	14,079	22,114	61,415	101,068	108,645	114,475
Region VIII:													
Iowa	203,904	3,455	3,908	3,832	3,254	3,291	3,601	5,537	16,007	31,543	41,635	42,380	45,459
Minnesota	235,844	6,971	5,512	5,550	3,571	2,897	3,348	6,029	10,090	35,126	42,367	50,032	64,351
Nebraska	47,207	872	760	791	536	631	705	1,228	2,155	7,815	10,409	10,052	11,252
North Dakota	8,073	315	339	387	191	114	110	185	251	603	1,019	1,548	2,951
South Dakota	10,603	548	525	438	365	427	396	440	558	758	1,463	1,995	2,689
Region IX:													
Arkansas	226,627	2,663	2,222	2,974	2,326	2,884	2,852	4,630	8,133	24,375	47,102	59,749	66,717
Kansas	275,433	3,348	2,443	2,319	1,864	2,197	3,518	4,701	8,752	39,915	61,059	69,485	75,832
Missouri	872,821	10,354	7,848	7,165	6,495	7,390	9,342	16,784	42,738	136,427	208,289	207,920	220,069
Oklahoma	281,115	2,881	2,377	2,790	2,188	2,530	5,060	7,665	16,454	51,145	61,706	62,044	64,275
Region X:													
Louisiana	355,641	5,594	4,401	4,024	4,381	6,201	6,367	8,156	12,614	40,364	68,207	93,869	101,363
New Mexico	10,465	261	241	293	258	281	276	388	438	947	1,741	2,270	3,071
Texas	495,658	10,731	9,505	10,118	8,379	9,031	11,588	16,981	21,748	59,899	99,625	110,319	127,734
Region XI:													
Colorado	32,055	681	586	517	671	959	1,351	1,197	1,295	3,955	5,487	6,629	8,727
Idaho	19,517	608	656	655	777	878	778	1,285	1,332	1,119	1,419	2,956	7,054
Montana	28,281	1,042	1,017	1,052	839	694	672	793	973	1,580	3,727	5,791	10,101
Utah	25,827	1,259	1,200	1,277	841	497	460	346	903	1,656	2,645	4,716	10,027
Wyoming	2,610	49	71	100	62	33	43	107	95	179	388	556	927
Region XII:													
Arizona	73,823	1,195	1,180	1,250	978	1,088	1,649	3,088	5,147	11,193	14,821	15,845	16,389
California	3,474,471	100,886	97,643	126,879	112,794	112,594	123,522	130,682	139,103	376,685	601,623	711,182	820,878
Nevada	9,612	283	322	348	272	252	242	194	308	893	1,495	2,046	2,957
Oregon	255,765	2,918	3,472	5,012	5,701	3,537	3,036	4,837	5,489	16,153	36,090	70,011	99,509
Washington	443,191	4,953	5,701	8,210	6,499	4,335	3,454	4,094	7,680	39,359	82,290	117,818	158,798
Territories:													
Alaska	3,044	354	758	881	176	82	38	53	64	36	155	326	721
Hawaii	346	94	93	4	13	10	4	2	8	12	9	43	54

¹ Excludes New York for January-March, data not available; Illinois and Montana for January-June, benefits not payable.

² Claims filed for biweekly instead of weekly benefit periods.

ing most of those primarily engaged in war production; 11 States did not reach the peak until September. In 13 others, including several agricultural and mining States, initial claims continued to rise until December. States varied widely in the month-to-month trend of claims from V-day to December. California's initial claims jumped from 27,100 in July to 88,000 in August and, except for a rise in November, remained at approximately that level until the end of the year; the average weekly number of beneficiaries, however, increased uninterruptedly from V-day to December. In New Jersey and New York, initial claims dropped each month from V-day through December; the number of beneficiaries increased through November before tapering off. In Washington, initial claims jumped in September, declined in October, then rose to a peak in November. The number of beneficiaries, however, rose each month from 5,000 in September to 33,800 in December. Initial claims in Pennsylvania averaged 93,500 in August and September, jumped to 112,600 in October as a result of a labor dispute in the bituminous-coal fields, and leveled off at around 50,000 during November and December. The number of beneficiaries in this State totaled 44,100 in September, jumped to 78,900 in October, then rose slowly through November and December.

For the Nation as a whole, unemployment in covered industries during the week ended September 8, represented by continued claims, was 4.0 percent of the average covered employment for the calendar year 1945 (table 81). This percentage reached 5.8 percent in the week ended December 8. In Michigan the ratio reached 14.0 percent in September, and in New Jersey it reached 11.1 percent in December. During 1 or more of the 4 months after V-day this proportion was 8 percent or higher in Arkansas, California, Connecticut, Kansas, Kentucky, Oklahoma, and Rhode Island. In 10 other States which were not heavily engaged in producing war materials, this ratio was less than 2 percent in each of the last 4 months of the year.

Additional initial claims, signifying a second or subsequent spell of unemployment, rose each month until the end of the year, although the

total for initial claims declined after August; apparently many of the jobs obtained after the initial lay-offs were temporary.

Month of 1945	All initial claims	Additional claims	Additional as percent of initial claims
August.....	1,230,375	124,909	10
September.....	1,085,690	140,870	13
October.....	917,785	179,957	20
November.....	765,932	190,788	25
December.....	739,127	206,136	28

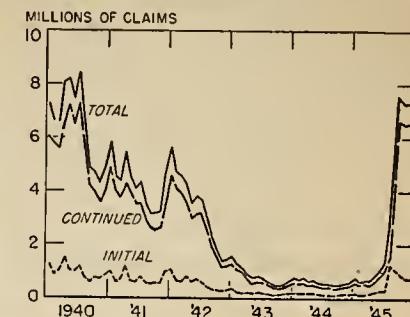
Women prevailed among the claimants laid off after V-day. Although women workers represented 35 percent of the wartime complement of aircraft workers, for example, during the cut-backs immediately after the Japanese surrender women were the first to be laid off, and consequently a high proportion of all initial claims were filed by women. This proportion decreased by the end of the year, when relatively more men were laid off. Statistics for selected States for which data on distribution of claimants by sex are available show that the proportion of women filing claims was higher for compensable than for initial claims and suggest a slower absorption of unemployed women by industry.

State	Percent of claims filed by women			
	August 1945		December 1945	
	Initial	Compensable	Initial	Compensable
Connecticut.....	52	60	32	54
Indiana.....	44	70	32	51
Massachusetts.....	62	65	43	57
Michigan.....	43	71	27	46
New Jersey.....	49	55	30	53
Ohio.....	59	78	33	65

Summary of the Year

For the year as a whole, 6 million initial claims were filed, almost as many as had been filed in 1942 but not as many as in earlier prewar years. In both August and September, however, initial claims numbered a million, a figure which had been reached or exceeded in only 10 months in the preceding 6 years. Continued claims followed a similar pattern. More than 30 million such claims were filed during the year, almost as

Chart 12.—Initial and continued claims under State unemployment insurance programs, by month, 1940-45



many as had been filed in 1942 but only half the number in 1940. In October, 6,671,000 continued claims were filed; this number had previously been exceeded only in May and July 1940. While 2,830,000 individuals received benefits at some time in 1945, the average weekly number for the year was less than half a million. In December, however, the weekly average was 1,319,000, a higher average than for any other week since the beginning of the program.

Benefit Payments

Because many more workers than in 1944 filed claims and remained unemployed for longer periods, the number of weeks of compensated unemployment increased markedly in 1945. Twenty-three million weeks of total unemployment were compensated, about six times the record low of 1944 (table 86). About half these weeks were compensated in California, Illinois, Michigan, and New York (table 87). Still, the number of weeks compensated in 1945 was less than in 1942 and less than half the number in 1940 (table 80).

Nevertheless, total benefits paid out in 1945 amounted to \$445.9 million, close to the all-time high of \$518.7 million in 1940 (table 88). In fact, benefit payments in October 1945—\$106.4 million—were almost twice the highest amount paid in any previous month since the beginning of the program and were still higher in November and December. In the last 4 months of 1945 alone, \$372.1 million was paid to beneficiaries, more than during the whole year 1941 and only one-third less than the amount paid out during the entire war period. In Michigan alone,

where reconversion unemployment struck hardest, payments totaled \$77 million, or more than the total for all States in the preceding year; California and New York each paid almost as much in 1945 as the national aggregate in 1944. In September-December, 12 States paid benefits at an annual rate in excess of \$25 million.

Size of Weekly Payment

These record rates of benefit out-

lays were the product of a high claims load and, more particularly, the high level of wartime earnings on which 1945 benefits were based, as well as the substantial liberalization in the benefit provisions of State laws, especially in the maximum weekly amount payable in 26 States (see pages 117-122). These changes brought the average weekly payment for total unemployment in 1945 to \$18.93, the highest average for the country so far (table

80). High base-period earnings affected unemployment benefit payments throughout the year. Since most of the amendments to State laws did not become effective until the second half of the year, they were not reflected in larger benefit checks until the third and final quarters. The average for the year, however, is heavily weighted by the new provisions, since a large proportion of the year's total benefits was paid to work-

Table 85.—*Beneficiaries: Average weekly number, by State and month, 1945*

[Corrected to Mar. 11, 1946]

Social Security Board region and State	Average, year	January	February	March	April	May	June	July	August	September	October	November	December
Total, 1940	982,392	877,367	985,468	1,095,155	960,735	1,201,004	1,268,566	1,219,629	1,125,251	875,419	698,148	675,997	666,636
Total, 1941	621,065	825,748	806,355	761,736	589,598	659,035	683,933	611,067	571,864	493,423	430,016	470,641	522,982
Total, 1942	541,495	796,598	837,650	803,124	668,262	609,734	552,735	574,867	543,087	422,709	310,431	221,549	192,578
Total, 1943	115,454	226,778	208,626	181,527	131,289	119,479	100,256	90,623	88,849	74,579	60,719	56,354	64,392
Total, 1944	79,306	84,071	103,953	112,156	83,317	87,125	77,857	65,680	72,311	63,273	63,637	71,386	74,915
Total, 1945	462,280	104,790	100,076	103,216	87,243	98,030	129,405	185,480	230,531	612,057	1,271,728	1,313,456	1,319,039
Region I:													
Connecticut	13,851	1,847	1,654	1,629	1,098	1,527	2,180	4,267	4,977	19,405	48,194	45,172	34,384
Maine	2,274	1,734	1,376	924	678	1,517	1,943	1,828	1,699	2,145	3,323	4,439	5,817
Massachusetts	14,879	4,115	3,317	2,846	2,120	3,430	3,383	5,502	6,871	28,227	39,803	43,646	35,545
New Hampshire	484	289	245	216	165	255	274	223	241	887	1,143	958	931
Rhode Island	5,908	1,393	1,352	1,293	1,476	2,157	2,271	3,026	5,362	8,758	12,399	12,968	18,775
Vermont	387	143	93	75	44	84	90	126	152	434	994	1,209	1,211
Region II-III:													
Delaware	987	222	238	230	214	300	291	550	538	1,352	2,312	2,721	2,899
New Jersey	35,253	6,003	4,539	4,721	4,447	4,428	5,271	7,500	11,010	41,218	114,723	116,753	102,773
New York	60,994	15,485	14,613	14,518	11,598	14,082	18,917	37,843	35,120	55,852	155,101	168,769	161,148
Pennsylvania	28,594	5,164	3,952	3,492	2,941	2,123	2,325	6,938	11,071	44,076	78,910	90,414	92,027
Region IV:													
District of Columbia	394	579	677	600	326	282	209	214	230	264	413	420	561
Maryland	10,009	1,099	886	855	977	1,704	1,729	2,439	4,383	17,367	28,798	31,008	28,933
North Carolina	2,839	685	667	883	819	895	1,046	1,102	1,186	5,037	7,357	7,152	7,287
Virginia	1,758	411	430	430	324	469	913	992	804	1,822	4,149	4,662	5,724
West Virginia	3,080	910	840	558	422	559	647	1,076	1,557	4,578	7,440	8,765	9,373
Region V:													
Kentucky	3,832	1,436	1,159	1,146	963	1,050	1,306	1,354	1,815	5,442	9,081	10,973	10,347
Michigan	68,651	15,021	12,911	13,435	13,010	16,723	28,969	38,845	52,061	107,436	213,525	175,392	137,465
Ohio	22,129	1,452	1,415	1,514	1,089	895	1,450	2,811	4,757	19,523	80,175	68,480	82,090
Region VI:													
Illinois	37,997	10,386	9,260	7,843	7,114	9,367	14,162	18,021	24,636	57,171	111,334	100,743	86,641
Indiana	15,153	1,752	1,597	1,507	1,616	1,817	3,498	5,237	5,910	12,649	31,566	46,853	67,959
Wisconsin	4,798	1,076	876	782	507	490	647	910	1,503	9,131	14,700	13,739	13,286
Region VII:													
Alabama	7,531	1,243	1,131	1,140	1,014	1,176	1,305	1,951	3,579	9,759	18,725	22,761	26,674
Florida	3,329	1,395	1,285	968	966	1,810	2,619	2,723	1,757	3,514	6,479	8,773	7,756
Georgia	5,139	650	1,302	2,096	1,345	797	813	1,236	1,262	5,262	13,915	15,873	17,210
Mississippi	1,019	411	306	305	273	325	482	779	874	1,349	2,337	2,380	2,431
South Carolina	644	474	615	675	457	433	450	419	449	549	816	1,027	1,408
Tennessee	4,857	3,295	3,102	2,923	1,642	1,218	1,255	1,616	2,194	5,463	11,896	14,968	9,051
Region VIII:													
Iowa	2,686	431	683	674	547	558	572	655	1,517	4,020	7,254	7,727	7,645
Minnesota	2,905	852	1,120	1,053	740	500	443	729	1,122	3,262	6,389	7,879	10,852
Nebraska	605	106	163	174	105	84	115	147	169	678	1,623	1,866	2,038
North Dakota	34	45	76	68	40	20	9	11	13	16	10	24	81
South Dakota	64	60	92	58	41	45	51	50	57	51	69	77	122
Region IX:													
Arkansas	1,668	285	295	269	196	234	238	329	626	1,856	5,187	5,015	5,507
Kansas	4,569	602	493	405	294	333	477	775	922	6,463	12,672	14,982	16,445
Missouri	11,557	1,534	1,288	1,182	873	1,141	1,157	2,106	4,324	15,748	36,189	36,437	36,800
Oklahoma	3,719	345	305	330	220	261	376	828	1,269	6,732	9,799	11,148	13,982
Region X:													
Louisiana	4,212	938	825	724	720	1,010	1,195	1,387	1,847	5,698	11,147	12,403	12,715
New Mexico	37	22	23	35	19	24	19	22	25	33	50	76	98
Texas	4,994	1,208	1,099	1,146	1,029	1,056	1,226	1,859	2,353	6,080	12,279	14,331	17,352
Region XI:													
Colorado	277	88	86	76	57	149	228	180	164	220	519	696	870
Idaho	142	73	136	167	133	149	165	135	219	156	88	67	225
Montana	196	142	193	197	138	119	98	104	113	112	181	330	638
Utah	384	257	286	297	192	126	105	61	166	251	416	789	1,682
Wyoming	17	6	11	13	11	5	5	7	8	8	22	43	69
Region XII:													
Arizona	868	100	120	121	87	100	138	386	665	1,668	2,318	2,321	2,404
California	55,901	17,942	21,296	25,654	21,867	20,644	22,887	24,770	26,948	54,892	123,952	142,975	168,615
Nevada	109	48	58	75	54	46	42	35	47	98	186	263	354
Oregon	3,262	215	387	682	688	437	558	869	764	2,233	5,983	9,741	16,622
Washington	7,170	743	1,097	1,768	1,457	1,044	834	585	1,164	5,021	15,658	22,971	33,778
Territories:													
Alaska	110	62	96	142	87	30	21	21	30	38	125	265	410
Hawaii	6	16	10	2	3	2	1	1	1	3	4	12	19

ers in war industries who were laid off after V-day.

Quarter of 1945	Benefits for total unemployment		
	Amount	Percent of total	Average per week
Total	\$438,015,641	100.0	\$18.93
First	19,605,292	4.5	16.68
Second	21,449,035	4.9	17.30
Third	80,448,490	18.4	18.90
Fourth	316,512,824	72.3	19.20

In no State was the average weekly benefit less than it had been in 1944, and in no State was it below \$10. In 13 States the average was at least \$18 (table 87); before 1944 no State had so high an average.

Average weekly benefit amount paid for total unemployment	Number of States				
	1940	1942	1943	1944	1945
Average, United States	\$10.56	\$12.66	\$13.84	\$15.90	\$18.93
Total	51	51	51	51	51
Less than \$10.00	30	16	5	2	0
10.00-13.99	20	29	23	22	14
14.00-17.99	1	6	18	22	24
18.00 or more	0	0	0	5	13

In 1945, 90 percent of the payments for total unemployment amounted to \$15 or more, as contrasted with 44 percent in 1942 and only 26 percent in 1939 (table 86). There was considerable variation among the States, however, in the average weekly benefit and the proportion of payments within specified ranges. For example, only 2.4 percent of all payments were less than \$10 in 1945, but in 12 States the proportion of such payments exceeded 15 percent, and in South Carolina and South Dakota the proportion was as high as 32 percent. Again, on a national basis, only 1.3 percent of payments were made at the minimum payable under State laws; but 5 percent or more of the checks were issued for the minimum amount in Kentucky, Maine, South Dakota, Washington, and West Virginia. On the other hand, payments for 64 percent of all weeks of total unemployment compensated were for \$20 or more in the country as a whole. Among the 26 States (Nevada excluded) with maximums of \$20 or higher, this proportion ranged from 10 percent or less in New Hampshire, North Carolina, and South Carolina to more than 90 percent in Michigan and Utah (table 87).

The national average (\$18.93) was exceeded in 11 States, but the average was less than \$13 in Kentucky, Mississippi, New Mexico, North Carolina, South Carolina, South Dakota, and Virginia. The highest average (\$22.76) was paid in Utah where, under the upward cost-of-living adjustment effective since July 1945, the basic maximum of \$20 is increased to \$25. The average payment, including dependents' allowances, came within \$2 of the maximum in 26 States.

Largely because of limitations on the maximum weekly benefit, the average weekly payment in most States during the war failed to keep pace with rising wage levels. While average weekly earnings of covered workers in the third quarter of 1945 exceeded \$40 in 24 States, only 10 provided a maximum weekly benefit of more than \$20. Weekly earnings ranged from \$28 to \$41 in the 10 States in which the maximum benefit is still \$15, and from \$28 to \$51 in States with the most common maximum, \$20 (table 90).

Despite substantial increases in 1945 in the maximum weekly benefit amount, including increases in most of the leading industrial States, a higher proportion of all payments (76 percent) were at the maximum than in 1944 (table 87), primarily because most claimants in 1945 were displaced war workers with high base-period earnings. Seventy percent or more of the checks issued in 22 States were

Table 86.—*Benefit amount: Percentage distribution of weeks of total unemployment compensated, by amount of payment, 1939-45*¹

Year	Number of weeks compensated (in thousands)	Percentage distribution by amount of payment			
		Less than \$5.00	\$5.00-9.99	\$10.00-14.99	\$15.00 or more
1939	37,670	4.9	40.3	29.0	25.8
1940	46,258	4.7	39.0	29.2	27.1
1941	29,359	2.9	36.0	30.6	30.5
1942	25,883	1.3	25.2	29.7	43.8
1943	5,380	1.2	15.9	25.8	57.1
1944	3,724	.4	8.2	18.3	73.1
1945	23,031	.1	2.3	7.9	89.7

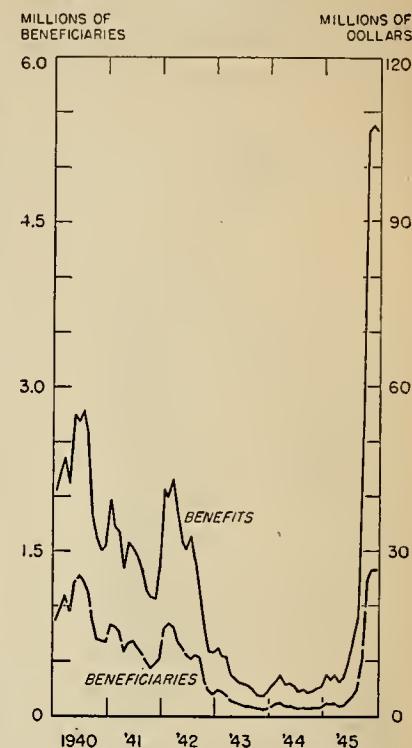
¹ Excludes payments for less than the full weekly benefit rate, except for some such payments in Alaska, Nevada, and Texas in 1940.

² Distribution based on number of benefit payments in week ended nearest 15th of each month.

³ Data for 1942 and 1943 include benefit payments for 8,598 and 247 weeks of unemployment, respectively, resulting from review of 1938-41 seasonal claims in Oregon.

⁴ Distribution includes payments for "less than total" unemployment in New York.

Chart 13.—*Beneficiaries and benefits under State unemployment insurance programs, by month, 1940-45*



for the maximum; this concentration occurred in only 13 States in 1944 and 2 in 1942.

Percent of payments for total unemployment at maximum weekly benefit amount ¹	Number of States			
	1942	1943	1944	1945
Total	51	51	51	51
Less than 30	31	9	10	4
30-49	15	21	11	6
50-69	3	17	17	19
70-89	2	4	10	16
90 or more	0	0	3	6

¹ In States which increased the weekly maximum during the year, represents average at old and new maximums.

Even with amendments which in 24 States¹ increased the maximum by amounts ranging from \$1 (Kansas) to \$10 (Washington), the maximum weekly benefit amount was still the most important factor limiting the weekly payment to unemployed insured workers, and it negated, for many claimants, the benefit-wage re-

¹ Excludes Connecticut and Michigan, where the basic maximum was not changed but the benefit payment was increased by inclusion of dependents' allowances.

lationship established in the benefit formula of the State law.

In all but 6 of the 24 States with a change in maximum during the year,

more claimants, because of their high base-period earnings, qualified for the

Table 87.—*Benefit amount: Percent of weeks of total unemployment compensated at statutory maximum and minimum, percentage distribution by amount of payment, and average weekly benefit for total unemployment, by State, 1945*

Social Security Board region and State	Weeks of total unemployment compensated									Average weekly benefit for total unemployment	Maximum weekly benefit amount ¹		
	Total number	Percent ² at—		Percentage distribution by amount of payment ³									
		Maximum amount	Minimum amount	Less than \$5.00	\$5.00-9.99	\$10.00-14.99	\$15.00-17.99	\$18.00-19.99	\$20.00 or more				
Total, 1944	3,723,557	58.5	34.4	0.4	8.2	18.3	18.1	26.5	28.5	\$15.90			
Total, 1945	23,031,288	475.5	1.3	.1	2.3	7.9	11.1	14.8	63.9	18.93			
Region I:													
Connecticut	703,719	56.8	.1		1.8	5.7	7.5	7.7	77.2	20.84	\$22-28		
Maine ⁴	98,613	49.7	5.7		18.2	15.9	8.4	11.0	46.5	15.86	20		
Massachusetts ⁴	733,763	66.6	.3		1.7	7.2	9.2	12.2	69.7	19.19	21		
New Hampshire ⁴	22,150	11.3	4.5		20.9	33.1	25.2	10.6	10.2	13.38	20		
Rhode Island	286,786	91.4	(?)		1.7	3.9	3.0	91.4		17.35	18		
Vermont ⁴	19,308	40.6	.3		3.2	25.3	22.2	11.3	38.0	16.55	20		
Region II-III:													
Delaware	48,826	74.5	1.7		6.0	10.3	10.1	74.5		16.60	18		
New Jersey ⁴	1,777,146	78.4	1.1		1.4	4.1	4.4	25.7	64.4	20.27	22		
New York ⁴	3,052,992	76.7	2.8			8.7	6.7	12.5	72.1	19.48	21		
Pennsylvania ⁴	1,486,887	63.4	2.7		4.3	12.4	11.8	11.2	60.3	17.87	20		
Region IV:													
Dist. of Col.	19,900	60.1	1.3		4.3	13.9	13.3	8.4	60.1	17.78	20		
Maryland	483,639	86.2	.5		1.3	4.7	4.5	3.4	86.2	19.24	20		
North Carolina ⁴	141,704	12.8	.1	2.2	24.4	37.8	21.2	5.2	9.2	12.66	20		
Virginia	86,773	56.7	1.7	1.7	16.3	25.3	56.7			12.81	15		
West Virginia ⁴	124,841	36.0	5.1		10.7	24.6	15.6	15.6	33.5	16.00	20		
Region V:													
Kentucky	192,897	36.8	6.0		27.1	29.3	43.6			12.42	16		
Michigan	3,460,448	692.4	1.1	.1	.3	2.7	2.5	2.1	92.4	21.71	20-28		
Ohio ⁴	1,129,843	1054.6	(?)		.5	5.5	25.3	9.3	59.3	18.84	21		
Region VI:													
Illinois	1,860,581	80.0	.4		1.6	6.8	6.3	5.2	80.0	18.95	20		
Indiana ⁴	748,508	1061.8	.1		1.5	7.4	7.5	22.2	61.4	16.37	20		
Wisconsin	220,223	57.5	.6		1.7	15.3	16.2	9.3	57.5	17.81	20		
Region VII:													
Alabama ⁴	384,471	52.7	.4	.6	6.8	16.3	17.7	6.8	51.8	16.72	20		
Florida	165,012	73.7	.2		6.4	20.9	73.7			13.99	15		
Georgia	263,380	64.7	.9		7.7	13.4	13.3	64.7		15.94	18		
Mississippi	48,922	54.9	.6	1.2	14.1	29.8	54.9			12.90	15		
South Carolina ⁴	32,662	15.4	4.0	4.0	27.8	38.8	18.2	2.3	9.0	11.89	20		
Tennessee	247,597	64.9	2.8		15.4	19.8	64.9			13.15	15		
Region VIII:													
Iowa ⁴	134,556	73.1	111.8	(?)	5.9	11.1	14.1	69.0		16.25	18		
Minnesota	143,925	51.8	.5		3.4	18.8	12.5	13.5	51.8	17.13	20		
Nebraska ⁴	28,806	72.9	.3		3.8	14.3	14.0	67.8		16.31	18		
North Dakota ⁴	939	49.9	1.2		18.2	18.7	33.8	2.8	26.5	14.56	20		
South Dakota	2,726	30.5	19.9		32.3	37.2	30.5			11.21	15		
Region IX:													
Arkansas	85,668	67.3	1.2	2.3	11.4	18.9	67.3			13.24	15		
Kansas ⁴	229,868	1085.8	.4		2.7	7.4	89.9			15.37	16		
Missouri	584,210	77.1	0	.3	3.5	11.2	7.9	77.1		16.75	18		
Oklahoma ⁴	187,352	90.8	.5		1.3	3.4	6.0	89.3		17.43	18		
Region X:													
Louisiana	210,669	75.4	.2	.5	5.2	10.7	8.1	75.4		16.48	18		
New Mexico	1,874	58.2	2.0		19.0	22.8	58.2			12.67	15		
Texas ^{6,12}	253,330	1055.6	1.2		7.1	10.1	32.3	50.5		15.44	18		
Region XI:													
Colorado	13,854	68.4	.9		9.8	21.8	68.4			12.58	15		
Idaho	7,204	23.9	.3		11.1	43.2	21.9	23.9		13.70	18		
Montana	10,180	60.1	3.1		15.1	24.8	60.1			13.05	15		
Utah ⁴	18,824	87.2	.3		1.1	2.3	2.9	2.0	91.8	22.76	25		
Wyoming	807	77.5	0		2.5	8.6	9.1	2.3	77.5	18.02	20		
Region XII:													
Arizona	44,687	95.1	.1		.8	4.1	95.1			14.70	15		
California	2,668,828	87.5	.8		3.8	4.8	3.8		87.5	19.49	20		
Nevada ^{6,13}	5,507	91.4	.4		1.1	5.9	32.4	60.6		17.17	18-24		
Oregon ⁴	162,597	77.7	1.7			12.8	15.2	72.0		16.82	18		
Washington ⁴	357,359	62.5	7.0		.1	14.0	14.5	4.0	67.6	21.07	25		
Territories:													
Alaska	5,579	92.1	.1		1.9	5.0	93.1			15.57	16		
Hawaii ⁴	248	74.6	0		1.2	9.7	1.2	10.1	77.8	21.25	25		

¹ Based on payments for full weekly benefit rate only; excludes residual payments and payments reduced because of receipt of benefits under other programs.

² As of Dec. 31, 1945. Includes dependents' allowances in Connecticut, District of Columbia (maximum \$20 with or without dependents), Michigan, and Nevada, and cost-of-living adjustment in Utah.

³ Based on data for 48 States; data not available for Iowa, Michigan, and Missouri.

⁴ In States which changed maximum benefit amount during 1945, represents weighted average of payments at maximum under old and new laws. See footnote 6.

⁵ In Connecticut and Michigan basic weekly maximum of \$22 and \$20, respectively, may be increased by dependents' allowances to \$28. Percent at maximum here includes payments at \$22 or more in Connecticut and \$20 or more in Michigan.

⁶ Maximum weekly benefit amount changed by law during 1945. See footnote 4.

⁷ Less than 0.05 percent.

⁸ Percentage based on data which include payments for "less than total unemployment."

⁹ Excludes payments in which dependents' allowances raised weekly benefit payment above minimum.

¹⁰ Estimated.

¹¹ Includes payments for more than the \$5.00 minimum benefit rate but less than \$6.00.

¹² State law provides for 2-week benefit period; data adjusted for comparability with other States.

¹³ Except for column showing legal maximums, excludes dependents' allowances.

new increased maximum weekly benefit than had qualified for the lower maximum applicable earlier in the year (table 89). In Kansas, the proportion jumped from 4 percent qualifying for the old maximum of \$15 to 87 percent receiving the new maximum of \$16; in several other States the proportion more than doubled.

The new provisions were generally in effect for workers who began benefit years in the last 2 quarters of 1945. Despite the fact that the average payment rose from \$18.90 in the third quarter to \$19.20 in the fourth quarter, available data indicate that workers who established benefit rights in the third quarter were entitled to

higher benefits than those in the fourth quarter. The 1.3 million workers who qualified for benefits during the last quarter of 1945 were entitled to an average weekly benefit amount of \$18.20 (table 91). The base-period earnings of 70 percent of the claimants in the last quarter qualified them for the maximum weekly

Table 88.—*Benefit amount: Total amount¹ by State and month, 1945*

[Amounts in thousands]

Social Security Board region and State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Total, 1940	\$518,700.4	\$41,066.8	\$44,351.5	\$47,141.6	\$42,291.5	\$54,897.4	\$53,636.5	\$55,749.7	\$51,699.8	\$36,595.2	\$32,231.1	\$29,561.3	\$30,886.3
Total, 1941	344,320.7	39,270.2	34,610.7	33,607.8	26,997.8	31,573.8	30,561.3	29,306.6	26,494.2	22,941.9	21,430.1	21,066.4	27,847.1
Total, 1942	344,084.1	41,056.0	39,883.6	43,034.8	36,291.6	31,686.0	30,224.2	32,623.9	28,242.5	22,378.0	16,887.5	11,563.4	11,539.2
Total, 1943	379,643.1	12,183.5	10,881.6	10,750.4	7,355.2	6,382.1	5,937.6	5,564.7	5,190.9	4,433.1	3,546.5	3,540.1	4,273.5
Total, 1944	62,884.6	5,277.3	6,156.5	7,351.4	5,471.2	5,770.7	5,224.9	4,347.8	4,808.1	4,246.1	4,349.6	4,917.8	5,192.0
Total, 1945	445,865.8	7,298.8	6,434.8	7,241.7	6,184.8	7,043.9	9,685.6	14,352.4	17,947.8	50,439.5	106,449.1	108,554.9	106,623.8
Region I:													
Connecticut	14,849.6	149.8	126.6	135.4	88.8	122.8	178.4	362.6	426.4	1,713.1	4,271.7	4,137.1	3,145.9
Maine	1,750.0	75.1	57.4	48.0	39.1	91.6	116.8	117.0	113.1	149.0	235.1	314.9	395.9
Massachusetts	14,433.9	276.0	210.5	194.0	144.2	239.2	281.6	426.8	524.2	2,339.4	3,284.3	3,601.6	2,946.6
New Hampshire	317.4	13.4	10.7	10.3	8.5	12.6	13.7	11.1	12.9	53.8	66.1	53.4	52.0
Rhode Island	5,172.1	94.0	84.2	87.5	100.7	146.3	155.5	213.8	386.8	646.1	910.7	958.3	1,401.9
Vermont	326.8	7.6	4.6	3.9	2.4	5.4	5.9	7.9	9.9	30.0	72.6	89.1	88.0
Region II-III:													
Delaware	834.0	11.8	12.8	15.1	13.9	20.7	19.6	37.9	35.8	98.3	167.1	195.9	207.9
New Jersey	36,441.6	409.1	291.0	326.8	304.8	305.0	364.9	636.5	820.0	3,574.8	10,260.1	10,348.6	9,063.4
New York	59,314.3	1,093.2	951.6	1,021.7	815.5	1,007.0	1,516.6	3,181.9	2,961.7	7,355.6	13,389.8	14,289.7	13,568.7
Pennsylvania	26,526.5	358.0	244.9	236.1	199.5	146.0	170.1	516.8	829.6	3,449.8	6,184.4	7,040.3	7,198.0
Region IV:													
District of Columbia	357.2	44.7	47.7	46.0	24.7	21.7	16.1	16.5	17.9	20.5	32.3	32.6	43.3
Maryland	9,650.0	76.9	66.1	59.7	61.8	108.2	117.9	171.0	329.2	1,421.0	2,364.5	2,530.1	2,370.9
North Carolina	1,837.8	27.5	24.2	32.6	30.3	34.2	40.1	44.8	55.1	283.1	427.9	421.7	418.8
Virginia	1,126.5	19.9	19.2	19.8	14.9	20.3	38.0	44.5	37.4	100.4	235.1	266.2	330.4
West Virginia	2,489.7	54.4	47.6	45.5	26.5	37.4	41.3	77.9	102.2	304.2	503.3	602.4	650.6
Region V:													
Kentucky	2,439.4	67.2	48.4	53.2	44.6	44.8	55.6	61.0	87.1	300.5	509.8	602.1	567.0
Michigan	77,228.4	1,260.1	992.9	1,119.1	1,079.5	1,401.6	2,449.5	3,363.3	4,595.8	10,291.9	20,593.8	16,881.1	13,232.1
Ohio	21,484.9	88.9	79.5	93.6	66.5	54.7	90.7	182.6	311.9	1,484.8	6,646.5	5,625.0	6,774.0
Region VI:													
Illinois	36,358.7	747.7	621.6	553.1	536.8	720.3	1,058.1	1,391.9	1,847.5	4,644.8	9,039.4	8,174.8	6,998.8
Indiana	12,756.8	117.5	97.5	99.6	108.1	124.6	244.4	372.7	428.5	978.8	2,534.3	3,719.5	3,938.1
Wisconsin	4,264.4	65.3	50.0	48.6	32.3	30.8	41.5	57.6	94.9	644.9	1,131.2	1,053.1	1,018.6
Region VII:													
Alabama	6,515.1	63.3	52.0	56.9	62.2	61.6	68.5	104.7	220.0	708.0	1,398.2	1,713.3	2,016.5
Florida	2,364.0	79.3	67.9	54.6	53.0	99.6	146.9	157.7	100.3	213.7	394.0	531.0	450.4
Georgia	4,234.5	36.3	59.7	103.2	66.9	41.3	42.2	68.7	67.8	363.9	1,001.3	1,143.8	1,241.3
Mississippi	662.1	16.9	12.9	15.0	13.4	15.6	20.9	35.2	44.8	77.2	134.6	136.5	139.4
South Carolina	398.2	22.7	25.3	29.2	19.6	18.5	19.6	21.1	28.9	46.0	60.1	84.4	
Tennessee	3,295.7	167.6	144.3	147.2	81.0	59.1	61.1	74.6	115.0	312.2	703.1	892.2	539.2
Region VIII:													
Iowa	2,231.5	21.1	29.7	31.7	27.2	29.2	30.9	38.9	103.1	289.8	527.6	559.4	545.7
Minnesota	2,540.9	52.8	61.7	62.5	43.1	28.2	24.9	45.6	76.4	247.7	456.9	597.8	820.8
Nebraska	496.7	5.2	7.3	9.2	5.5	4.2	5.7	7.2	8.9	47.8	115.5	133.6	147.1
North Dakota	22.1	2.3	3.4	3.3	1.9	.9	.4	.5	.7	.8	1.7	5.6	
South Dakota	35.1	2.1	3.2	2.1	1.6	1.9	2.2	2.2	2.8	2.6	3.8	4.1	6.7
Region IX:													
Arkansas	1,125.8	13.9	12.8	12.2	9.2	10.9	11.5	16.4	31.2	106.5	304.8	295.1	319.2
Kansas	3,606.6	30.8	23.1	20.8	15.5	17.7	26.9	47.1	55.9	433.5	848.9	996.6	1,091.6
Missouri	9,916.4	83.6	64.2	63.6	48.0	67.2	68.1	134.0	301.4	1,158.0	2,650.6	2,637.1	2,645.0
Oklahoma	3,340.6	20.4	15.6	18.5	12.6	15.2	24.6	59.3	93.0	440.5	748.8	844.6	1,049.0
Region X:													
Louisiana	3,553.0	56.7	44.7	43.3	43.9	63.1	76.2	92.0	123.1	410.5	803.7	895.3	913.0
New Mexico	23.8	1.1	1.0	1.7	.9	1.1	.9	1.1	1.3	1.9	2.9	4.5	5.8
Texas	3,967.1	64.1	54.1	61.8	64.2	55.3	66.6	104.5	132.1	320.9	839.2	996.6	1,219.2
Region XI:													
Colorado	192.0	5.3	4.6	4.4	3.0	7.0	12.2	9.8	9.4	12.8	30.9	41.7	52.3
Idaho	100.2	4.8	8.6	11.1	7.9	7.8	7.8	6.9	11.9	8.5	5.0	4.2	16.0
Montana	132.5	7.9	10.1	11.1	7.5	6.0	4.8	5.2	5.9	6.1	10.5	19.4	38.2
Utah	448.8	21.0	21.5	24.4	15.7	10.2	8.5	5.2	16.1	25.1	42.5	81.0	173.8
Wyoming	15.9	.4	.7	1.0	.7	.4	.3	.6	.6	.5	1.7	3.4	5.6
Region XII:													
Arizona	659.6	6.0	6.7	7.2	5.2	6.0	8.5	24.4	42.2	106.8	148.2	147.4	152.6
California	65,277.0	1,387.3	1,526.6	2,001.3	1,710.7	1,625.5	1,810.5	1,996.9	2,184.6	4,595.3	10,409.6	11,970.9	14,113.2
Nevada	95.8	3.0	3.4	4.7	3.4	2.9	2.6	2.2	3.2	7.5	14.7	20.5	27.8
Oregon	2,798.2	13.3	21.9	40.8	41.5	24.9	32.3	52.8	47.9	160.0	436.0	712.1	1,218.5
Washington	7,772.5	45.9	62.4	110.5	91.6	65.5	52.2	42.4	97.1	464.7	1,470.3	2,151.2	3,124.7
Territories:													
Alaska	87.9	4.1	5.8	9.0	5.4	2.0	1.4	1.4	1.9	2.6	8.6	18.1	27.9
Hawaii	5.6	1.2	.7	.1	.2	.1	(4)	(4)	.1	.3	.4	.9	1.7

¹ Includes \$77,000 resulting from review of 1938-41 seasonal claims in Oregon, not distributed by month.

² Less than \$50.

¹ Annual figures adjusted, but monthly figures not adjusted, for voided benefit checks.

² Includes \$104,000 resulting from review of 1938-41 seasonal claims in Oregon, not distributed by month.

benefit payable. In Alaska and Arizona, where the maximums were \$16 and \$15, respectively, more than 90 percent of the claimants qualified for the maximum. In eight other

Table 89.—*Benefit amount: Percent of total unemployment compensated at maximum before and after change of maximum, 24 States,¹ 1945*

State	"Old" law		"New" law	
	Maximum weekly benefit amount	Percent of weeks compensated at maximum	Maximum weekly benefit amount	Percent of weeks compensated at maximum
Alabama	\$15	11.6	\$20	55.1
Hawaii	20	64.8	25	82.1
Indiana	18	31.3	20	60.9
Iowa	15	40.2	18	74.1
Kansas	15	4.2	16	86.7
Maine	18	21.4	20	54.4
Massachusetts	18	30.2	21	68.0
Nebraska	15	45.2	18	74.8
Nevada	15	89.2	18	90.7
New Hampshire	18	8.9	20	11.0
New Jersey	18	84.2	22	76.2
New York	18	71.0	21	77.3
North Carolina	15	10.5	20	14.0
North Dakota	15	52.0	20	47.9
Ohio	16	18.0	21	56.1
Oklahoma	16	65.9	18	90.1
Oregon	15	84.7	18	76.3
Pennsylvania	18	59.4	20	63.6
South Carolina	15	16.2	20	14.8
Texas	16	27.4	18	59.1
Utah	20	85.2	25	87.5
Vermont	15	40.0	20	40.7
Washington	15	92.0	25	59.8
West Virginia	18	47.5	20	35.4

¹ Excludes Connecticut and Michigan; basic maximum not changed.

² Excludes dependents' allowances.

³ Adjusted according to Bureau of Labor Statistics "cost-of-living" index.

States—with maximums ranging from \$16 to \$25—more than 80 percent of the insured claimants received the maximum. A relatively high maximum, on the other hand, did not assure all eligible claimants a high weekly payment. In four States with a \$20 maximum—New Hampshire, North Carolina, South Carolina, and West Virginia—more than a third of the claimants were entitled to less than \$15 a week. In the country as a whole, this proportion was 15 percent.

Duration of Benefits

The unemployment experience of most claimants during 1945 fell in the last 5 months. It is not surprising, then, that claimants had fewer spells of unemployment in 1945, on the average, than in 1943 or 1944. The average claimant suffered only 1.24 spells of unemployment in 1945, while in 1944 he had 1.41 spells and in 1943, 1.45 spells.² Once unemployed, however, the average claimant encountered more difficulty in finding new work than in 1944 and 1943, when war production was at its height and employment opportunities more plen-

tiful. Each spell of unemployment for which claims were filed in 1945 lasted an average of 5.1 weeks, in contrast to 3.6 weeks in 1944 and 4.1 weeks in 1943. In the first half of the year, many of the unemployed were the so-called marginal workers, who found jobs at the peak of war production but, once displaced, had difficulty in getting new jobs promptly. Contracting employment opportunities after VE-day and mass lay-offs after V-day resulted in longer duration per spell of unemployment in 1945. In 1940, when production and employment were much lower, the duration per spell of unemployment averaged 6 weeks.

In 1945, 71 percent of the insured claimants were unemployed long enough to receive a benefit check. The proportion was higher than in 1944 and 1943, when 58 and 61 percent, respectively, of the claimants became beneficiaries, but was lower than in 1940-42.

Year	Insured claimants	Beneficiaries	Ratio of beneficiaries to insured claimants (percent)
1940	6,092,965	5,220,073	85.7
1941	6,470,390	3,439,323	76.9
1942	3,576,061	2,815,127	78.7
1943	1,087,573	664,016	61.1
1944	927,250	633,406	57.6
1945	4,000,868	2,829,987	70.7

Table 90.—*Benefit amount: Maximum weekly benefit amount¹ as of December 31, 1945, and estimated average weekly earnings of covered workers during July-September 1945,² by State*

\$15 maximum		\$16 maximum		\$18 maximum		\$20 maximum		\$21 maximum		\$22 maximum		\$24 maximum		\$25 maximum		\$28 maximum	
State	Average weekly earnings																
Ariz.	\$41	Alaska	\$58	Oreg.	\$46	Calif.	\$51	N. Y.	\$50	N. J.	\$49	Nev.	\$42	Wash.	\$46	Mich.	\$55
Colo.	39	Kans.	44	Del.	44	Ill.	47	Ohio	47					Hawaii	43	Conn.	48
Mont.	37	Ky.	37	Okla.	41	Ind.	46	Mass.	41					Utah	38		
Tex.	37			Mo.	40	Wis.	44										
Fla.	36			R. I.	40	Pa.	43										
N. Mex.	34			Nebr.	39	W. Va.	43										
Va.	34			Tex.	39	Md.	42										
S. Dak.	33			La.	38	Minn.	41										
Ark.	31			Iowa	37	Wyo.	41										
Miss.	28			Idaho	36	D. C.	39	Maine	38								
				Ga.	32	Vt.	35										
						Ala.	34										
						N. Dak.	34										
						N. H.	34										
						N. C.	29										
						S. C.	28										

¹ Maximum weekly benefit amount includes dependents' allowances in 4 States and cost-of-living adjustment in 1 State.

² Average quarterly earnings computed by dividing total earnings of covered workers in covered employment by average monthly number of workers in 3d quarter of 1945. Average weekly earnings are 1/12 of quarterly earnings.

³ Preliminary estimate.

⁴ 2d quarter 1945; 3d quarter not available.

In war-production centers, claimants were more likely to be out of a job long enough to receive benefits; 85 percent of the insured claimants drew at least one check in California, 90 percent in Indiana, and 82 percent in Maryland. By contrast, less than

half the claimants drew benefits in Colorado, Hawaii, New Mexico, and South Carolina.

Longer duration of compensated unemployment in the months after V-day brought the average duration for all beneficiaries during the calen-

dar year to 8.5 weeks, somewhat higher than the 7.7-week average for 1944 but lower than in 1941-43 (table 92). The relative stability of the average duration of benefits in 1941-45 results from the interplay of varying economic and legal factors affecting

Table 91.—Benefit amount: Weekly benefit amount for claimants establishing benefit rights, October-December 1945,¹ and percentage distribution of these claimants by benefit amount, by State

Social Security Board region and State	Number of claimants establishing benefit rights	Weekly benefit amount ²			Percentage distribution of claimants by weekly benefit amount						Percent of claimants with benefit amounts at statutory maximum
		Minimum	Maximum	Average	Less than \$5.00	\$5.00-9.99	\$10.00-14.99	\$15.00-19.99	\$20.00-24.99	\$25.00 or more	
Total ³	1,288,025			\$18.20	0.1	3.5	11.2	28.6	54.3	2.2	70.0
Region I:											
Connecticut ⁴	23,711	\$6.00	\$22.00	19.22	-----	4.5	11.7	19.6	64.2	-----	54.6
Maine	7,830	5.00	20.00	16.25	-----	15.1	16.0	19.2	49.7	-----	49.7
Massachusetts	45,315	6.00	21.00	18.87	-----	3.3	10.3	19.2	67.2	-----	62.4
New Hampshire	2,167	6.00	20.00	14.18	-----	17.8	31.5	37.1	13.6	-----	13.6
Rhode Island	28,468	6.75	18.00	17.31	-----	2.9	5.6	91.5	-----	-----	86.7
Vermont	1,233	6.00	20.00	16.70	-----	4.3	26.1	23.4	46.1	-----	46.1
Region II-III:											
Delaware	3,894	7.00	18.00	16.20	-----	8.4	14.1	77.6	-----	-----	67.7
New Jersey	108,314	9.00	22.00	19.55	-----	4.1	10.2	16.3	68.3	-----	61.7
New York	143,484	10.00	21.00	19.50	-----	-----	10.0	14.6	75.5	-----	71.8
Pennsylvania	186,808	8.00	20.00	18.09	-----	4.4	11.8	15.6	68.1	-----	68.1
Region IV:											
District of Columbia ²	1,683	6.00	20.00	17.50	-----	5.8	15.2	21.4	57.6	-----	57.6
Maryland	30,321	7.00	20.00	18.94	-----	2.1	6.5	10.6	80.8	-----	80.8
North Carolina	7,924	4.00	20.00	12.80	2.2	23.3	45.4	14.9	14.2	-----	14.2
Virginia	9,077	4.00	15.00	12.85	2.0	16.0	24.3	57.6	-----	-----	57.6
West Virginia	12,371	8.00	20.00	15.97	-----	10.1	26.0	29.9	34.0	-----	34.0
Region V:											
Kentucky	13,795	5.00	16.00	11.86	-----	32.4	28.0	39.6	-----	-----	33.9
Michigan ²	(3)	10.00	20.00	(3)	(3)	(3)	(3)	(3)	(3)	-----	(3)
Ohio	52,899	5.00	21.00	19.23	-----	.9	8.4	23.5	67.1	-----	61.0
Region VI:											
Illinois	79,362	7.00	20.00	18.75	-----	2.0	8.7	13.8	75.5	-----	75.5
Indiana	40,163	5.00	20.00	18.60	-----	1.7	8.9	17.5	72.0	-----	72.0
Wisconsin	(3)	8.00	20.00	(3)	(3)	(3)	(3)	(3)	(3)	-----	(3)
Region VII:											
Alabama	(3)	4.00	20.00	(3)	(3)	(3)	(3)	(3)	(3)	-----	(3)
Florida	15,463	5.00	15.00	14.29	-----	4.4	15.7	79.9	-----	-----	79.9
Georgia	18,263	4.00	18.00	15.99	.8	7.0	14.7	77.6	-----	-----	64.6
Mississippi	3,593	3.00	15.00	13.25	1.4	11.3	25.2	62.1	-----	-----	62.1
South Carolina	3,413	4.00	20.00	13.81	2.3	14.8	40.8	22.1	20.1	-----	20.1
Tennessee	24,695	5.00	15.00	13.66	-----	11.0	16.1	72.8	-----	-----	72.8
Region VIII:											
Iowa	7,240	5.00	18.00	16.05	-----	9.6	14.4	76.0	-----	-----	65.6
Minnesota	16,976	7.00	20.00	17.32	-----	3.3	21.8	22.8	52.1	-----	52.1
Nebraska	2,882	5.00	18.00	16.55	-----	4.4	13.9	81.7	-----	-----	71.9
North Dakota	231	5.00	20.00	17.47	-----	6.1	14.3	22.1	57.6	-----	57.6
South Dakota	320	6.00	15.00	13.39	-----	10.6	27.5	61.9	-----	-----	61.9
Region IX:											
Arkansas	9,091	3.00	15.00	12.16	5.3	19.3	24.4	51.1	-----	-----	51.1
Kansas	16,096	5.00	16.00	15.15	-----	4.8	10.4	84.8	-----	-----	82.6
Missouri	42,763	3.00	18.00	16.27	.6	5.5	15.8	78.1	-----	-----	67.3
Oklahoma	16,338	6.00	18.00	17.20	-----	2.8	6.9	90.4	-----	-----	84.0
Region X:											
Louisiana	(3)	3.00	18.00	(3)	(3)	(3)	(3)	(3)	(3)	-----	(3)
New Mexico	352	5.00	15.00	13.55	-----	11.1	22.2	66.8	-----	-----	66.8
Texas ⁷	27,369	5.00	18.00	16.44	-----	8.6	11.4	78.5	-----	-----	71.1
Region XI:											
Colorado	2,263	5.00	15.00	13.88	-----	9.3	17.2	73.5	-----	-----	73.5
Idaho	2,076	5.00	18.00	16.57	-----	2.0	11.3	86.8	-----	-----	53.9
Montana	2,415	5.00	15.00	13.92	-----	8.4	15.0	76.6	-----	-----	76.6
Utah	3,213	5.00	25.00	24.18	-----	.6	2.1	3.5	5.1	88.7	88.7
Wyoming	204	7.00	20.00	19.00	-----	1.5	6.9	9.8	81.9	-----	81.9
Region XII:											
Arizona	2,876	5.00	15.00	14.79	-----	.9	4.9	94.2	-----	-----	94.2
California	198,123	10.00	20.00	19.42	-----	4.2	8.8	87.0	-----	-----	87.0
Nevada ²	597	8.00	18.00	17.40	-----	2.5	5.4	92.1	-----	-----	88.1
Oregon	31,957	10.00	18.00	16.92	-----	-----	15.2	84.8	-----	-----	75.8
Washington	48,997	10.00	25.00	20.61	-----	-----	20.5	13.9	12.7	52.9	52.9
Territories:											
Alaska	1,277	5.00	16.00	15.83	-----	.9	2.1	96.9	-----	-----	96.3
Hawaii	83	5.00	25.00	22.01	-----	2.4	12.0	9.6	7.2	68.7	68.7

¹ In States with individual benefit years, claimants beginning benefit year during quarter; in States with uniform benefit year, claimants first establishing benefit rights during quarter.

² Excludes dependents' allowances in Connecticut, District of Columbia, Michigan, and Nevada, where the basic weekly benefit amount may be increased by as much as \$6, \$3, \$6, and \$6, respectively. The maximum including dependents' allowances may be as much as \$28 in Connecticut, \$20 in the District of Columbia, \$28 in Michigan, and \$24 in Nevada.

³ Excludes Alabama, Louisiana, Michigan, and Wisconsin. Data not available.

⁴ Benefits are paid for each accumulation of 4 "effective days."

⁵ Minimum payment is actually \$6, but paid at rate of \$8, resulting in shorter duration in such cases.

⁶ Minimum benefit is actually 50 cents, but it is paid at rate of \$3, resulting in shorter duration in such cases.

⁷ Number of claimants includes 393 cases for which benefit years were established but on which no determination was made; distribution by benefit amount based on total cases.

benefit duration. For example, if the period during which unemployment insurance protection is available had been longer in the earlier years, average actual duration would probably have been higher, since proportionately more claimants exhausted benefits in the prewar period and a greater percentage of unemployment was uncompensated. The trend toward shorter waiting periods has also

tended to lengthen the period of compensated unemployment. On the other hand, at the end of 1945, probably to a greater extent than at the end of previous years, many of the year's claimants were still receiving benefits. Had the war ended earlier in 1945, duration of compensated unemployment would undoubtedly have been higher. As it was, Connecticut, Iowa, and New Jersey

paid benefits for longer periods in 1945 than in any of the four preceding years. In Michigan, the average for 1945 (11 weeks) was exceeded only by that for 1942 (13 weeks), the year of industrial conversion.

Despite these evidences that workers in some areas drew benefits for relatively long periods in 1945, reconversion proceeded successfully. Between V-day and the end of the year,

Table 92.—Benefit duration: Estimated average duration for beneficiaries, by State, 1941-45¹

[In weeks; data corrected to Mar. 14, 1946]

Social Security Board region and State	1941	1942	1943	1944	1945
Total	9.4	10.0	9.0	7.7	8.5
Region I:					
Connecticut	7.0	7.0	5.5	5.1	8.2
Maine	8.9	8.4	9.7	7.3	7.7
Massachusetts	10.5	9.8	7.4	6.9	7.7
New Hampshire	8.6	8.4	8.8	7.6	6.7
Rhode Island	8.3	8.5	7.9	7.6	8.5
Vermont	9.8	9.6	10.4	11.3	9.3
Region II-III:					
Delaware	7.5	8.3	9.3	6.4	7.7
New Jersey	8.0	8.7	7.8	7.1	8.9
New York	9.9	10.7	12.2	8.2	9.0
Pennsylvania	6.7	7.8	8.5	7.7	7.3
Region IV:					
District of Columbia	13.8	13.1	10.2	11.4	9.5
Maryland	9.4	8.1	7.1	7.3	8.2
North Carolina	11.4	10.7	11.7	8.4	7.9
Virginia	9.6	9.2	8.3	7.8	6.8
West Virginia	8.9	7.0	5.8	6.3	6.3
Region V:					
Kentucky	12.2	10.6	10.1	10.0	9.3
Michigan	6.8	13.3	7.9	6.7	11.2
Ohio	11.7	11.1	9.1	6.9	8.4
Region VI:					
Illinois	8.7	8.9	7.9	6.5	8.5
Indiana	6.9	9.2	7.6	6.8	7.5
Wisconsin	5.8	7.0	6.4	8.7	(*)
Region VII:					
Alabama	13.0	12.0	12.2	11.2	8.9
Florida	10.3	9.2	7.3	6.6	7.2
Georgia	10.5	12.3	12.6	10.1	8.8
Mississippi	10.5	10.3	8.6	9.2	8.2
South Carolina	10.0	10.1	9.8	9.1	8.8
Tennessee	11.0	11.3	11.0	9.6	7.7
Region VIII:					
Iowa	8.3	7.5	7.4	7.2	9.3
Minnesota	11.5	10.5	9.2	8.1	7.4
Nebraska	11.3	10.1	7.2	8.4	7.0
North Dakota	11.3	11.2	9.9	8.8	6.7
South Dakota	9.9	9.2	8.6	8.8	7.7
Region IX:					
Arkansas	8.9	7.7	6.7	6.9	6.8
Kansas	7.8	9.9	8.3	9.2	7.7
Missouri	7.2	10.3	8.9	7.0	8.5
Oklahoma	8.0	9.9	7.3	8.7	8.6
Region X:					
Louisiana	9.9	10.7	9.6	9.0	7.7
New Mexico	11.5	10.0	8.7	7.7	7.4
Texas	8.8	8.7	8.4	8.7	8.4
Region XI:					
Colorado	11.4	8.5	6.8	7.4	6.8
Idaho	11.1	9.2	7.8	9.3	7.0
Montana	12.5	11.1	7.7	9.4	6.9
Utah	11.0	12.9	9.2	7.0	6.1
Wyoming	8.7	8.4	6.2	5.6	6.0
Region XII:					
Arizona	8.5	8.4	5.9	6.2	7.2
California	13.2	12.5	10.5	10.1	8.2
Nevada	12.3	11.5	11.8	11.0	7.4
Oregon	6.6	5.5	5.6	5.5	5.9
Washington	9.7	8.0	4.9	5.2	6.2
Territories:					
Alaska	7.5	8.0	6.6	7.8	5.5
Hawaii	8.3	9.4	5.2	6.3	3.3

¹ Represents number of weeks compensated divided by number of first payments during calendar year.

² Excludes Wisconsin data not available.

Table 93.—Beneficiaries: First payments issued, exhaustions of benefit rights, and exhaustion ratios, by State, 1945

Social Security Board region and State	First payments		Exhaustions of benefit rights		Exhaustion ratio ¹	
	Number	Percentage change from 1944	Number	Percentage change from 1944	1945	1944
Total	2,829,987	+430.6	272,805	+168.1	19.8	20.2
Region I:						
Connecticut	87,822	+487.3	8,849	+583.8	16.1	10.1
Maine	15,355	+252.3	1,568	+82.8	16.3	23.2
Massachusetts	100,355	+272.5	8,236	+101.5	12.0	16.1
New Hampshire	3,779	+80.4	186	-12.3	6.8	9.6
Rhode Island	36,080	+242.4	6,524	+116.3	29.0	30.1
Vermont	2,159	+329.2	146	+5.8	13.1	28.4
Region II-III:						
Delaware	6,675	+709.1	666	+397.0	17.4	23.3
New Jersey	206,802	+473.8	14,477	+94.0	16.5	21.5
New York	352,031	+332.7	8,805	-1.9	3.9	11.0
Pennsylvania	203,373	+805.3	14,707	+119.0	15.2	28.9
Region IV:						
District of Columbia	2,152	-22.0	375	-50.5	19.5	23.9
Maryland	63,338	+824.8	4,683	+302.0	13.7	16.3
North Carolina	18,637	+237.3	1,711	+26.8	13.8	22.9
Virginia	13,478	+248.1	2,529	+98.8	40.8	28.2
West Virginia	25,449	+244.2	821	-40.4	5.4	17.3
Region V:						
Kentucky	21,399	+215.7	1,956	+25.6	15.2	19.9
Michigan	319,740	+561.6	92,438	+1,202.1	79.6	20.2
Ohio	137,716	+1,112.3	3,962	+190.7	9.6	11.9
Region VI:						
Illinois	232,150	+249.8	17,640	+113.0	11.4	13.2
Indiana	105,371	+560.2	5,542	+33.2	15.9	24.7
Wisconsin	438,000	+261.9	(*)	(*)	(*)	(*)
Region VII:						
Alabama	43,765	+846.9	4,987	+289.0	26.2	25.5
Florida	24,043	+223.3	3,836	+141.0	24.8	18.9
Georgia	30,346	+797.8	2,821	+120.2	20.3	35.5
Mississippi	6,451	+278.1	1,696	+224.9	43.3	28.8
South Carolina	2,795	+49.1	917	+7.0	35.6	28.0
Tennessee	32,808	+147.9	3,855	-12.8	20.9	35.0
Region VIII:						
Iowa	15,088	+327.4	3,222	+128.5	37.0	40.8
Minnesota	20,529	+327.2	1,505	+22.0	16.3	25.0
Nebraska	4,497	+307.3	299	+3	14.5	24.9
North Dakota	264	+87.2	31	+47.6	20.9	14.8
South Dakota	433	+37.5	95	-12.8	32.6	31.5
Region IX:						
Arkansas	12,728	+372.8	3,635	+180.5	74.4	38.9
Kansas	30,782	+653.4	1,502	+23.5	10.9	27.0
Missouri	70,453	+347.8	13,823	+287.4	39.0	22.0
Oklahoma	22,529	+631.5	1,853	+134.0	15.6	22.1
Region X:						
Louisiana	28,272	+469.9	3,061	+64.4	25.3	38.7
New Mexico	260	+111.4	40	+42.9	27.8	23.0
Texas	31,010	+531.2	6,978	+188.8	56.3	51.2
Region XI:						
Colorado	2,135	+47.1	253	-16.5	24.8	19.4
Idaho	1,055	+112.7	267	+30.2	41.8	41.2
Montana	1,483	+76.3	232	-4	35.6	28.7
Utah	3,288	+115.7	186	+84.2	15.9	7.0
Wyoming	151	+297.4	(*)	(*)	(*)	(*)
Region XII:						
Arizona	6,311	+406.1	1,835	+411.1	50.6	30.2
California	355,001	+519.9	17,822	+25.7	11.0	27.7
Nevada	766	+245.0	70	+9.4	19.5	29.8
Oregon	28,557	+216.6	1,157	+185.0	16.1	18.4
Washington	60,198	+1,542.5	926	+170.8	5.5	9.7
Territories:						
Alaska	1,032	+282.2	78	+13.0	23.1	25.7
Hawaii	96	+71.4	2	-66.7	3.4	9.1

¹ Exhaustions for calendar year as percent of first payments for 12-month period ended in September.

² Includes estimate for Wisconsin.

³ Excludes Wisconsin and Wyoming.

⁴ Data estimated by State agency.

⁵ Data not comparable.

4.0 million workers filed new claims for benefits; 1.8 million or 45 percent of these workers were still filing claims at the end of the year. The proportion varied considerably among the States and even among industrial States. In Connecticut, for example, year-end claims were 38 percent of all

the new claims filed since V-day; in California, the ratio was 60 percent.

Reemployment, however, is not the only factor that reduces the claimant rolls. A claimant may be disqualified—the extent is discussed later—or he may exhaust his benefit rights. In fact, 273,000 beneficiaries exhausted their rights in 1945; they represented 19.8 percent of all beneficiaries. In 7 States, however, more than 40 percent of the beneficiaries exhausted their benefits, and in Arkansas and Michigan the ratios were 74 and 80, respectively (table 93). The very low exhaustion ratio for some States and

for the Nation, moreover, does not reflect the unemployment experience of workers who became unemployed late in the year and could not exhaust their benefits until some time in 1946. In each month since September the number of exhaustions increased, until in December 85,000 claimants had drawn all the benefits to which they were entitled.

Beneficiaries whose benefit years ended in 1941 and 1942 were entitled to 13 or 14 weeks of benefits on the average. Individuals who were laid off some time in 1944 and began a benefit year in 1944 or on January 1,

Table 94.—*Benefit duration: Potential and actual duration for beneficiaries, by State,¹ benefit years ended in 1945²*

Type of duration provision and State	Potential duration (weeks)		All beneficiaries	Beneficiaries not exhausting benefits
	Maximum ³	Average ⁴		
Total	16.6	7.4		5.9
Uniform ⁵	18.7	8.6	6.8	
Georgia	15.7	9.0	6.5	
Hawaii	20	3.7	3.2	
Mississippi	14	8.3	5.9	
Montana	16	10.1	7.4	
New Hampshire	18	7.3	6.2	
New York	20	8.7	7.0	
North Carolina	16	7.7	5.5	
North Dakota	16	8.7	7.3	
Ohio	18	7.4	5.9	
South Carolina	16	9.0	5.9	
Tennessee	16	9.5	6.6	
Utah	20	8.5	6.9	
Vermont	18	11.1	8.5	
Variable ⁶	15.7	6.9	5.5	
Alabama	20	11.1	7.9	
Alaska	16	10.4	9.3	
Arkansas	16	6.7	5.3	
Colorado	16	4.5	3.2	
Connecticut	18	5.6	4.8	
District of Columbia				
Rhumbia	20	10.7	8.0	
Florida	16	7.1	5.3	
Idaho	17	10.0	7.8	
Illinois	20	6.0	4.7	
Iowa	15	6.8	5.7	
Kansas	16	8.9	6.8	
Louisiana ⁷	20	11.9	7.5	
Maine	16	7.3	6.0	
Maryland	23	7.5	6.5	
Minnesota	16	8.2	6.1	
Missouri	16	6.8	5.3	
Nebraska	16	6.8	5.8	
Nevada	18	9.5	7.5	
New Jersey	18	7.0	5.8	
Oklahoma	16	7.9	6.2	
Oregon	16	6.6	6.4	
Pennsylvania	16	7.5	5.3	
Rhode Island	20	7.3	5.6	
South Dakota	16	7.4	5.7	
Texas	16	8.8	6.5	
Virginia	16	7.4	5.7	
Wyoming	16	5.7	4.5	

¹ Excludes Arizona, California, Delaware, Indiana, Kentucky, Massachusetts, Michigan, New Mexico, Washington, West Virginia, and Wisconsin; comparable data not reported.

² See table 95 for dates on which benefit years ended.

³ States grouped according to type of duration (i.e., uniform or variable) in effect at end of benefit year in uniform-benefit-year States and at end of calendar year in individual-benefit-year States. Maximum shown is that in effect as of these dates.

⁴ When lower than maximum in uniform-duration States, reflects effects of disqualification provisions.

⁵ Maximum duration was 18 weeks for benefit rates of \$18 or more.

⁶ Data represent 4th quarter only.

⁷ Subsequent to June 16, 1945, maximum duration was 20 weeks.

Table 95.—*Benefit duration: Percent of beneficiaries exhausting their benefit rights within specified period and average duration of their benefits, by State,¹ benefit years ended in 1945 and 1944*

Type of duration provision and State	Benefit years ended—	Percent of all beneficiaries exhausting benefit rights							Average duration (weeks) per beneficiary exhausting benefit rights		
		1945									
		Total	Less than 4 weeks	4-7 weeks	8-11 weeks	12-15 weeks	16-19 weeks	20 weeks or more			
Total		17.5	0.1	1.8	3.1	2.9	6.4	3.2	19.6	14.5	13.5
Uniform ²		16.8	(3)	.1	.9	7.1	8.7	16.8	18.0	17.6	
Georgia	During 1945	27.9		.3	3.7	23.9		3.0	35.1	15.6	15.5
Hawaii	do	3.0						3.0	2.4	20.0	20.0
Mississippi	do	29.4			1	29.3			22.7	14.0	14.0
Montana	do	31.5					31.5		14.2	16.0	16.0
New Hampshire	Mar. 31, 1945	9.5						9.2	13.1	14.5	15.5
New York	June 3, 1945	13.1							11.6	20.0	20.0
North Carolina	During 1945	21.7		.1	.8	2.2	18.7		31.8	15.5	15.6
North Dakota	do	16.7					16.7		11.0	16.0	16.0
Ohio	do	14.1				3.6	10.6		11.9	16.6	16.5
South Carolina	do	31.2		(3)	.9	.1	30.1		25.6	15.8	15.7
Tennessee	do	31.2					31.2		32.7	16.0	16.0
Utah	June 30, 1945	13.4						13.4	7.6	20.0	20.0
Vermont	Apr. 6, 1945	27.6					27.6		27.4	18.0	18.0
Variable ³		17.9	.2	2.6	4.4	3.7	6.1	.8	21.0	13.0	11.9
Alabama	During 1945	31.7	.5	.2	2.4	4.1	4.8	19.7	25.1	17.9	17.2
Alaska	do	20.9			4.4	1.3	15.2		(*)	14.7	(*)
Arkansas	June 30, 1945	36.8		12.7	11.2	6.6	6.3		43.4	8.7	8.3
Colorado	Mar. 31, 1945	11.9	.7	.2	2.2	1.4	7.4		19.6	13.7	12.8
Connecticut	do	10.4		2.6	2.4	2.1	3.2		11.8	12.3	11.0
Dist. of Columbia	During 1945	25.9			1.8	3.1	3.4	17.6	29.0	14.0	18.6
Florida	do	24.4		1.3	9.5	6.3	7.3		24.4	12.7	11.0
Idaho	do	42.1		.4	16.0	16.2	9.6		(*)	13.0	(*)
Illinois	Mar. 31, 1945	13.1		.2	3.3	3.8	5.5	.3	11.6	14.8	14.2
Iowa	During 1945	40.8	4.7	19.0	7.4	9.7			41.3	8.3	7.8
Kansas	do	29.2		1.2	5.8	4.7	17.5		28.3	14.1	13.9
Louisiana ⁴	do	43.9		1.3	5.1	5.9	1.6	30.0	33.7	17.6	10.6
Maine	Mar. 31, 1945	16.3		.1	3.6	3.3	9.4		19.9	14.2	14.2
Maryland	do	15.7	.2	1.7	6.5	3.8	2.0	1.5	16.2	12.6	12.2
Minnesota	During 1945	27.0		(3)	4.9	14.6	7.5		28.4	13.8	9.7
Missouri	do	20.5	.3	.9	7.6	4.5	7.3		20.6	12.7	11.9
Nebraska	do	15.5		1.7	5.7	1.5	6.6		18.2	12.4	13.0
Nevada	do	21.7			2.1	1.7	17.9		23.7	16.8	17.1
New Jersey	do	19.8		6.6	4.6	3.1	5.6		22.5	11.7	10.8
Oklahoma	do	22.8		.8	5.9	3.7	12.3		15.0	13.7	13.5
Oregon	Dec. 31, 1945	3.1		1.2	.7	.6	(*)	.5	16.5	11.2	7.6
Pennsylvania	May 31, 1945	25.4	.9	1.0	3.9	3.2	16.4		19.6	14.0	12.1
Rhode Island	Mar. 31, 1945	32.8	.1	10.8	10.1	6.7	2.2	2.8	29.4	10.7	11.1
South Dakota	During 1945	27.9	.3	1.7	13.8	3.4	8.6		42.7	11.9	12.0
Texas	do	53.7	1.8	15.1	13.7	9.0	14.1		27.8	10.9	(*)
Virginia	Apr. 30, 1945	26.6	.1	4.2	10.0	4.8	7.5		41.7	11.9	12.3
Wyoming	During 1945	26.4	3.8	5.7	13.2	0	3.8		30.5	9.4	6.7

¹ Excludes Arizona, California, Delaware, Indiana, Kentucky, Massachusetts, Michigan, New Mexico, Washington, West Virginia, and Wisconsin; data not reported.

² States grouped according to type of duration (i.e., uniform or variable) in effect at the end of benefit year in uniform-benefit-year States and at end of calendar year in individual-benefit-year States. Maximum shown is that in effect as of these dates.

³ When lower than maximum in uniform-duration States, reflects effects of disqualification provisions.

⁴ Maximum duration was 18 weeks for benefit rates of \$18 or more.

⁵ Data represent 4th quarter only.

⁶ Subsequent to June 16, 1945, maximum duration was 20 weeks.

⁷ Benefit year in uniform-benefit-year States and at end of calendar year in individual-benefit-year States.

⁸ Less than 0.05 percent.

⁹ Data not available.

¹⁰ Data for 1945 represent 4th quarter only.

1945, and whose benefit years ended in 1945 were entitled to somewhat longer duration. On the average they were entitled to 16.6 weeks; the States providing uniform duration of benefits provided slightly higher duration (18.7 weeks) and the States with variable duration, slightly lower (15.7 weeks) (table 94). Because employment conditions were fairly good during this period, beneficiaries drew, on the average, 7.4 weeks of benefits; they drew 6.9 weeks in the variable-duration States and 8.6 weeks in the States providing uniform duration. As was expected, claimants who exhausted benefits drew benefits for a longer period than claimants who did not exhaust benefits—14.5 weeks in contrast to 5.9 weeks (tables 94 and 95). The actual duration of benefits varied from 3.7 weeks in Hawaii to 11.1 weeks in Alabama and Vermont. Only 7 of the 39 States reported actual benefit duration for all beneficiaries of 10–12 weeks (table 94). Among the 39 States reporting potential duration of benefits for claimants whose benefit years ended in 1945, 8 States, covering 33 percent of the beneficiaries, provided average potential duration of 18 weeks or over; on the other hand, 7 States, with 6 percent of the beneficiaries, provided duration of only 10–13 weeks (table 96).

The appreciable extensions in maximum duration of benefits which took place during the 1945 State legislative sessions¹ as well as the high wartime earnings of workers laid off after V-day are reflected in the benefit rights of workers who filed claims for benefits in the last quarter of the year (table 97). These workers had benefit years ending in 1946. They were entitled to 20 weeks of benefits on the average; in the States providing the same duration for all insured claimants the number of weeks was slightly higher (22.6 weeks), while in the States where duration of benefits depends on the claimant's past earnings it was slightly lower (19.4 weeks). Almost 70 percent of these claimants qualified for the maximum duration of benefits provided under the State law. In the States with variable duration, 61 percent of the workers did so. In Alaska,

Table 96.—*Benefit duration: Distribution of States and beneficiaries by average potential duration of benefits for beneficiaries with benefit years ended in 1945*¹

Average potential duration (weeks)	Number of States	Beneficiaries	
		Number	Percent-age distribution
Total.....	39	374,247	100.0
10-11.....	4	10,080	2.7
12-13.....	3	12,431	3.3
14-15.....	17	132,437	35.4
16-17.....	7	96,930	25.9
18-19.....	5	45,996	12.3
20 or more.....	3	76,373	20.4

¹ Based on table 94 but excludes Louisiana, for which data were reported for 4th quarter only.

Colorado, New Mexico, Ohio, and Utah, more than 80 percent could receive the maximum duration—which in the first 3 States is only 16 weeks. On the other hand, only 28 percent of the claimants in South Dakota and Wyoming qualified for the 20-week maximum. In the District of Columbia, Kansas, Ohio, Pennsylvania, and Washington, 75 percent or more of the new claimants were entitled to at least 20 weeks of benefits. Average potential duration ranged, in the 33 variable-duration States which reported, from 10.9 weeks in Arkansas to 23.6 weeks in Washington. In the 14 States in which duration is uniform—that is, not related to a worker's prior earnings—eligible claimants could receive benefits for 14–26 weeks. Despite the generally high earnings, in 17 States at least 10 percent of the workers will be without unemployment insurance protection after 11 weeks of compensated unemployment. In 4 States, some workers were entitled to less than 4 weeks of benefits.

Interstate Claims and Benefits

Despite the skyrocketing of interstate claims after hostilities ceased, interstate operations of unemployment insurance agencies in the United States as a whole have remained below what might have been anticipated for a period in which the economic system was regearing to peacetime conditions and migrant war workers were returning to their home States. In both November and December 1945 the number of inter-

state continued claims filed exceeded that for the whole year 1944. The number filed during the year was more than four times that in 1944 and almost three times that in 1943. Similar relationships existed in the numbers of weeks compensated and of benefit payments for interstate claims. The figures for the entire year, however, obscure the monthly trend. The number of interstate claims and their ratio to all claims declined in the first half of 1945 but increased appreciably after V-day.

Month of 1945	Continued claims received		
	Total	Interstate	
		Number	Percent of total
January.....	502,534	44,297	7.5
February.....	508,231	37,328	7.3
March.....	542,987	38,577	7.1
April.....	487,751	32,893	6.7
May.....	618,093	37,269	6.0
June.....	810,158	46,977	5.8
July.....	1,080,797	66,430	6.1
August.....	1,532,000	94,182	6.1
September.....	4,724,102	265,060	5.6
October.....	6,670,842	456,268	6.8
November.....	6,502,405	552,265	8.5
December.....	6,563,645	607,632	9.3

Despite the rising number and proportion of interstate continued claims in the second half of 1945, their ratio to total continued claims in December was below the annual ratios for 1943 (10.4 percent) and 1944 (9.6 percent). The situation varied, however, from State to State. In several States, taking interstate claims became one of the most significant functions of the unemployment insurance system in the local employment office (table 98).

States in which interstate claims constituted a very large proportion of all continued claims taken by local offices in 1945 included New Mexico (85.8 percent of all continued claims), North Dakota (69.7 percent), Wyoming (64.6 percent), South Dakota (62.7 percent), and Arkansas (56.5 percent). Interstate claims also constituted more than 40 percent of all claims in South Carolina (45.2 percent), Montana (45.1 percent), Idaho (43.6 percent), Mississippi (42 percent), and Colorado (41.1 percent). All these States are primarily agricultural, with small local industries and comparatively few workers covered by unemployment insurance.

¹ See pp. 120-121.

During the emergency, all these States supplied the industrialized regions of the Pacific Coast and the Great Lakes with labor. The large number of interstate claims filed in these States against California, Michigan, and other heavily industrialized States came from migrant war workers returning to their prewar residences.

The largest proportions of weeks compensated on interstate claims were recorded in Alaska (60.1 percent), Wyoming (56.9 percent), New Mexico (44.3 percent), Hawaii (36.4 percent), and Nevada (33.3 percent)—all jurisdictions with little covered employment and shifting populations. Some of these jurisdictions took many claims as agents for

other States; Hawaii, on the other hand, reported no such claims.

Interstate operations were of comparatively minor significance for large industrial States, even those which had relied heavily on out-of-State labor during the war. In California, where almost 100,000 weeks were compensated on interstate claims and nearly \$2 million was paid in benefits

Table 97.—*Benefit duration: Potential duration for claimants establishing benefit rights October–December 1945, and percentage distribution of those claimants by potential duration, by State*¹

Type of duration provision and State	Potential duration (weeks)			Percentage distribution of claimants by potential duration						Percent of claimants with benefits of maximum potential duration
	Minimum	Maximum	Average	Less than 4 weeks	4–7 weeks	8–11 weeks	12–15 weeks	16–19 weeks	20 weeks or more	
Total ²			20.1	(3)	1.4	5.5	7.6	22.7	62.8	68.5
Uniform duration.										
Georgia	16	16	22.6							100.0
Hawaii	20	20	16.0							100.0
Kentucky	20	20	20.0							100.0
Maine	20	20	20.0							100.0
Mississippi	14	14	14.0							100.0
Montana	16	16	16.0							100.0
New Hampshire	20	20	20.0							100.0
New York ³	26	26	26.0							100.0
North Carolina	16	16	16.0							100.0
North Dakota	20	20	20.0							100.0
South Carolina	16	16	16.0							100.0
Tennessee	16	16	16.0							100.0
Vermont	20	20	20.0							100.0
West Virginia	21	21	21.0							100.0
Variable duration ⁴ .			19.4	(3)	1.7	6.8	9.0	22.6	60.0	61.3
Alabama ²	10	20								
Alaska	8+	16	15.5							86.7
Arizona	2+	14	12.3	2.3	10.6	12.4	74.6			68.4
Arkansas	4	16	10.9		19.9	23.5	19.7	35.9		36.9
California	9+	23+	20.4							49.3
Colorado	10	16	15.3							80.7
Connecticut	4+	18	16.0		5.7	9.2	13.4	71.8		60.7
Delaware	11	22	18.9			14.4	12.3	12.2	61.1	54.9
District of Columbia	10+	20	19.0			4.2	7.2	9.6	78.9	78.9
Florida	7+	16	15.0		1.1	10.9	10.4	77.5		77.5
Idaho	7	17	16.3		0	4.6	13.4	82.0		78.3
Illinois	10	26	22.4			6.7	9.5	11.6	72.2	
Indiana	6+	20	17.3			6.4	8.7	11.1	59.2	59.2
Iowa	6	18	15.9			8.7	8.1	11.7	71.5	66.4
Kansas	6+	20	18.5			1.3	7.2	7.4	6.5	77.6
Louisiana ⁵	7+	20								
Maryland	7+	26	20.7		1.3	12.1	12.4	14.2	60.1	45.4
Massachusetts	5+	23	19.3		4.5	7.9	9.5	14.7	63.4	44.7
Michigan ²	12	20								
Minnesota	12	20	19.4					5.9	29.5	64.6
Missouri	5 8	16	15.0	.1	.8	11.1	13.4	74.7		74.7
Nebraska	7+	18	16.8		.9	8.4	8.8	82.0		77.4
Nevada	7+	20	18.4		.3	7.2	11.2	9.0	72.2	72.2
New Jersey	10	26	21.3			14.4	9.1	9.8	66.7	47.5
New Mexico	10	16	15.6			4.0	10.5	85.5		85.5
Ohio	18	22	21.8							91.5
Oklahoma	6+	20	17.7		2.4	10.8	11.6	10.0	65.2	65.2
Oregon	5	20	18.4		3.6	4.6	7.4	9.9	74.5	74.5
Pennsylvania	9	20	18.8			4.7	9.3	9.4	76.5	76.5
Rhode Island	3+	20+	16.4	.1	9.9	10.3	15.7	11.5	52.4	52.4
South Dakota	6+	20	15.2		6.6	18.8	24.1	22.5	28.1	28.1
Texas ⁶	3+	18	15.2	.2	10.3	12.0	11.6	64.5		58.8
Utah ⁷	16	19	18.5						100.0	99.1
Virginia	6	16	14.1			9.4	13.5	12.3	64.8	64.8
Washington	12	26	23.6					9.9	8.7	81.3
Wisconsin ²	7	23								60.6
Wyoming	6+	20	14.8		11.8	20.1	22.1	18.6	27.5	27.5

¹ 35 States have individual benefit years; 15 States have uniform benefit years; 1 State, Wisconsin, does not limit benefits to any specified period.

² Excludes Alabama, Louisiana, Michigan, and Wisconsin; data not reported.

³ Less than 0.05 percent.

⁴ Benefits are paid for each accumulation of 4 "effective days."

⁵ Minimum benefit is actually 50 cents, but it is paid at rate of \$3, resulting in shorter duration in such cases.

⁶ Number of claimants includes 393 cases in which benefit years were established but on which no determination was made; distribution by benefit amount based on total cases.

⁷ Under upward cost-of-living adjustment applicable in 1945, minimum duration is 16 and a fraction weeks and maximum is 19 weeks. When no adjustment applies, duration is 23 weeks, uniform. Maximum duration of 19 weeks is applicable only to workers with an adjusted benefit amount of \$23; for most other benefit amounts the maximum is between 18 and 19 weeks. Percent shown at maximum, therefore, includes workers with potential duration of 18 or more weeks.

on such claims, these operations represented only 3.3 percent of all weeks compensated and of the total amount of benefits paid. In most large industrial States the proportion was still lower; in Illinois it was 2.9 percent of all weeks compensated, in New Jersey 2.7 percent, in New York 2.7 percent,

in Michigan 2.2 percent, and in Pennsylvania 1.6 percent.

The proportion of payments on interstate claims was somewhat higher in small industrial States (such as Delaware and New Hampshire) where many workers frequently shift over the State border.

Table 98.—*Interstate claims and benefits: Continued claims received, weeks compensated, and amount of payments on interstate claims,¹ by State, 1945*

Social Security Board region and State	Agent State		Liable State			
			Weeks compensated		Benefits paid	
	Number of continued claims	Percent of all continued claims	Number	Percent of all weeks compensated	Amount	Percent of all benefits paid
Total, 1943	2,777,905	10.4	477,926	8.0	\$6,778,974	8.5
Total, 1944	528,177	9.6	292,749	7.1	4,592,342	7.3
Total, 1945	2,279,178	7.4	1,039,231	4.3	19,098,092	4.3
Region I:						
Connecticut	18,029	2.6	50,333	7.0	1,043,119	7.0
Maine	8,094	5.5	3,442	2.9	56,105	3.2
Massachusetts	43,081	4.4	17,364	2.2	334,775	2.3
New Hampshire	9,889	25.1	3,214	12.8	40,359	12.7
Rhode Island	15,241	4.6	18,963	6.2	326,789	6.3
Vermont	6,598	21.2	1,324	6.6	23,484	7.2
Region II-III:						
Delaware	13,925	21.4	6,822	13.3	117,314	14.0
New Jersey	38,997	1.7	48,916	2.7	998,866	2.7
New York	116,150	3.0	86,326	2.7	1,740,856	2.8
Pennsylvania	153,477	7.3	24,312	1.6	443,903	1.7
Region IV:						
District of Columbia	5,687	21.5	3,341	16.3	58,493	16.1
Maryland	9,065	2.0	86,026	16.5	1,696,372	17.5
North Carolina	32,767	16.1	19,569	13.3	261,290	14.2
Virginia	23,823	19.0	7,361	8.1	100,687	8.8
West Virginia	67,832	24.3	6,286	3.9	106,951	4.3
Region V:						
Kentucky	216,290	46.7	6,962	3.5	88,853	3.6
Michigan	42,723	1.1	77,201	2.2	1,517,668	2.0
Ohio	52,409	3.2	38,217	3.3	738,793	3.4
Region VI:						
Illinois	123,765	4.8	56,601	2.9	1,068,627	2.9
Indiana	31,947	3.3	63,116	8.0	1,032,229	8.1
Wisconsin	15,355	4.2	9,788	3.9	188,357	4.4
Region VII:						
Alabama	54,794	11.1	19,810	5.1	354,379	5.4
Florida	72,650	28.8	17,383	10.0	250,021	10.5
Georgia	27,275	7.4	13,094	4.9	217,491	5.1
Mississippi	49,059	42.0	4,817	9.1	65,988	9.7
South Carolina	38,387	45.2	1,209	3.6	17,292	4.4
Tennessee	117,446	23.2	27,796	11.0	395,893	12.0
Region VIII:						
Iowa	25,266	12.4	3,560	2.5	59,492	2.7
Minnesota	41,980	17.8	3,467	2.3	59,322	2.3
Nebraska	8,049	17.1	3,655	11.6	59,085	11.9
North Dakota	5,627	69.7	184	10.4	2,589	11.7
South Dakota	6,647	62.7	225	6.8	2,602	7.1
Region IX:						
Arkansas	127,931	56.5	3,512	4.0	43,249	3.8
Kansas	44,753	16.2	41,352	17.4	644,964	17.9
Missouri	147,883	16.9	33,760	5.6	558,364	5.6
Oklahoma	95,663	34.0	10,578	5.5	181,431	5.4
Region X:						
Louisiana	31,692	8.9	14,416	6.6	243,590	6.8
New Mexico	8,983	85.8	854	44.3	11,418	47.1
Texas	81,559	16.5	6,899	2.7	209,834	5.3
Region XI:						
Colorado	13,172	41.1	1,539	10.7	21,896	11.3
Idaho	8,516	43.6	657	8.9	10,883	10.8
Montana	12,746	45.1	641	6.3	8,572	6.5
Utah	4,361	16.9	2,422	12.1	53,356	12.0
Wyoming	1,687	64.6	512	66.9	9,716	61.5
Region XII:						
Arizona	25,435	34.5	5,400	12.0	78,769	11.9
California	127,800	3.7	95,190	3.3	1,852,454	3.3
Nevada	3,690	38.4	1,878	33.3	32,075	33.4
Oregon	25,707	10.1	23,120	13.6	377,719	13.5
Washington	24,944	5.6	62,268	16.7	1,236,887	15.9
Territories:						
Alaska	332	9.1	3,431	60.1	64,455	61.8
Hawaii	0	0	115	36.4	2,516	42.3

¹ Includes claims for partial unemployment for a number of States although such payments not provided in interstate benefit-payment plan.

² Excludes Pennsylvania for January and February; data not available.

Availability for Work and Disqualifications From Benefits

The reconversion of the economy from war to peacetime production during the year created an upheaval in the lives of millions of workers. Many who had been employed in wartime production found their jobs disappearing and, with the jobs, the demand for skills they had acquired and perfected. Available job openings were often in other towns, other industries, and other occupations. Women who had entered the labor market in vast numbers during the war found it difficult to get jobs using their recently developed skills and paying wages comparable to what they had recently received. Reduction in hours of work resulted in a decrease in take-home pay, and wage rates in available jobs frequently did not match wartime wages.

In the first half of 1945, labor turnover was dominated by voluntary shifts of workers from less attractive or uncertain jobs to jobs promising higher wages or more security after the war. In manufacturing industries, five voluntary quits were reported for each lay-off. The situation changed in August, immediately after the surrender of Japan, when there were almost twice as many terminations of employment initiated by employers as there were voluntary quits. In the rest of the year, voluntary quits were again more numerous than layoffs, although about 8 million jobs were terminated because of cancellation of war orders.

It is fairly possible, however, that many voluntary quits were directly related to discontinuance of war production. Some emergency war workers decided to withdraw from the labor market and quit their jobs voluntarily before the official lay-off.

Because the hiring rate stayed high, exceeding the total separation rate in the first and last 3 months of the year, most of the workers were rehired and did not even claim unemployment benefits. Of those who claimed benefits, about 9 percent were ineligible because they had earned insufficient wage credits.

Once a claimant has earned sufficient wage credits to be eligible for benefits, the core of the benefit-payment process in the unemployment

insurance program rests on the State agency's tests of his current attachment to the labor market and the genuineness of his unemployment. To meet these tests and receive benefits the claimant must be able to work and available for work and his unemployment must not result from disqualifying reasons specified in the State law. These disqualifying reasons include leaving work voluntarily without good cause, discharge for misconduct, and refusal of suitable work. While all State laws contain these eligibility and disqualifying conditions, their interpretation in the light of changing labor-market conditions and local customs is left to the discretion of State agencies.

Because 1945 was a year of transition, the prevailing wartime concepts of ability to work, refusal of suitable work, and good cause for voluntarily quitting a job had to be reexamined. These policy reconsiderations came at a time when the claims load was rising precipitously and local offices were swamped with people filing claims for benefits. While the available data fail to indicate what proportion of claimants who quit voluntarily or refused a job offer were actually denied benefits or what special circumstances caused individuals to be considered unavailable for work, they do throw light on the volume of claims denied and disqualified on specified issues, the severity of the disqualifications imposed, and the great variations among States.

Ability To Work and Availability for Work

The labor-market changes in 1945 confronted State agencies with difficult problems in determining whether a claimant was "able to work and available for work." Individuals who had held jobs for the duration of the war found themselves without such jobs. Some skills that had formerly been used were not in demand; frequently, wages offered did not approximate those recently received. Jobs were in another town, sometimes with poor transportation facilities to and from work. Reduction in the number of shifts and in hours of work made it difficult for some workers, especially women, to take available jobs and still carry their household responsibilities, or to earn sufficient wages to make

it worth while for them to take the jobs. Employer specifications became more stringent. Many women who had entered gainful employment

during the war withdrew from the labor market when ex-servicemen returned. The labor market was in turmoil. State agencies were faced

Table 99.—*Denied claims and disqualifications: Claims denied on issue "able to work, available for work," and disqualification determinations by issue involved, by State, 1945*

Social Security Board region and State	Claims denied on issue "able to work, avail- able for work"		Disqualification determinations as percent of insured claimants ¹									
	Num- ber	Per- cent of in- su- red claim- ants ¹	Total		Voluntary quit		Miscon- duct		Suitable work		Other	
			Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent	Num- ber	Per- cent
Total	2300,148	7.5	278,206	7.0	133,564	3.3	29,606	0.7	88,127	2.2	26,909	0.7
Region I:												
Connecticut	13,742	10.5	4,410	3.4	3,070	2.3	729	.6	520	.4	91	.1
Maine	1,166	5.6	790	3.8	285	1.4	159	.8	327	1.6	19	.1
Massachusetts	12,838	8.8	18,633	12.8	9,360	6.4	1,175	.8	4,531	3.1	3,567	2.4
New Hampshire	722	10.5	978	14.2	556	8.1	68	1.0	354	5.1	0	0
Rhode Island	2,380	3.8	4,935	7.8	836	1.3	19 ⁽²⁾	1,218	1.9	2,862	4.5	
Vermont	345	10.5	317	9.7	142	4.3	46	1.4	127	3.9	2	.1
Region II-III:												
Delaware	291	3.0	1,045	10.9	350	3.7	259	2.7	436	4.6	0	0
New Jersey	16,518	6.0	7,600	2.7	3,660	1.3	1,415	.5	2,525	.9	0	0
New York	19,028	3.9	15,682	3.2	5,244	1.1	364	.1	9,479	1.9	595	.1
Pennsylvania	3,115	.8	30,237	8.1	23,120	6.2	1,631	.4	5,486	1.5	0	0
Region IV:												
District of Columbia	286	8.5	2,492	73.9	948	28.1	157	4.7	1,387	41.2	0	0
Maryland	2,069	2.7	2,801	3.6	1,126	1.5	178	.2	1,433	1.9	64	.1
North Carolina	2,380	8.4	1,890	6.7	760	2.7	98	.3	756	2.7	276	1.0
Virginia	1,263	6.6	2,791	14.5	1,946	10.1	218	1.1	627	3.3	0	0
West Virginia	1,824	5.6	2,881	8.8	916	2.8	354	1.1	914	2.8	697	2.1
Region V:												
Kentucky	896	2.8	879	2.7	387	1.2	233	.7	252	.8	7	(3)
Michigan	26,500	6.1	37,458	8.6	18,230	4.2	6,756	1.5	8,076	1.8	4,396	1.0
Ohio	33,574	14.1	34,018	14.3	11,714	4.9	3,140	1.3	8,667	3.6	10,497	4.4
Region VI:												
Illinois	16,131	5.3	11,090	3.7	3,770	1.2	1,894	.6	5,426	1.8	0	0
Indiana	8,276	7.0	12,448	10.6	3,721	3.2	1,708	1.5	4,818	4.1	2,201	1.9
Wisconsin ⁴	2,925	5.8	4,807	9.6	1,762	3.5	815	1.0	2,504	5.0	26	.1
Region VII:												
Alabama	5,475	9.1	12,610	20.9	8,767	14.5	2,023	3.4	1,820	3.0	0	0
Florida	1,739	6.0	2,699	9.1	1,506	5.1	401	1.3	788	2.6	4	(3)
Georgia	5,592	12.9	5,070	11.7	3,340	7.7	643	1.5	1,087	2.5	0	0
Mississippi	960	9.8	907	9.3	213	2.2	113	1.2	577	5.9	4	(3)
South Carolina	827	9.4	1,941	22.1	1,139	13.0	413	4.7	389	4.4	0	0
Tennessee	19,133	35.1	3,514	6.4	1,184	2.2	603	1.1	1,727	3.2	0	0
Region VIII:												
Iowa	1,544	6.6	2,074	8.9	1,566	6.7	212	.9	293	1.3	3	(3)
Minnesota	3,210	8.6	9,869	26.3	6,824	18.2	672	1.8	1,849	4.9	824	1.4
Nebraska	1,225	15.4	186	2.3	80	0.0	24	3	43	.5	39	.5
North Dakota	62	10.8	34	7.1	7	1.5	0	0	27	6.6	0	0
South Dakota	3	.4	95	12.4	83	10.8	4	.5	4	.5	4	.5
Region IX:												
Arkansas	2,228	13.0	2,416	14.1	484	2.8	70	.4	1,854	10.8	8	(3)
Kansas	4,973	11.7	1,335	3.1	630	1.5	218	.5	485	1.1	2	(3)
Missouri	9,432	9.3	5,205	5.2	3,807	3.8	1,092	1.1	306	.3	0	0
Oklahoma	17,821	45.1	597	1.8	241	.6	81	.2	138	.3	137	.3
Region X:												
Louisiana	5,334	11.3	3,388	7.2	1,643	3.5	229	.5	1,206	2.5	310	.7
New Mexico	30	5.0	55	9.2	27	4.6	7	1.2	21	3.6	0	0
Texas	6,256	14.1	4,752	10.7	4,049	9.1	407	.9	296	.7	0	0
Region XI:												
Colorado	352	7.7	873	19.0	641	14.0	41	.9	191	4.2	0	0
Idaho	84	5.3	187	11.8	114	7.2	12	.8	55	3.5	6	.4
Montana	6	.2	99	3.9	36	1.4	7	.3	49	1.9	7	.3
Utah	136	2.9	312	6.7	76	1.6	7	.1	165	3.5	64	1.4
Wyoming	55	16.6	109	32.8	56	16.9	6	1.8	41	12.3	6	1.8
Region XII:												
Arizona	495	8.2	831	8.7	646	6.8	48	.5	135	1.4	2	(3)
California	37,096	8.9	14,345	3.4	2,144	.5	696	.2	11,050	2.7	455	.1
Nevada	81	7.1	149	13.0	58	5.1	7	.6	82	7.1	2	.2
Oregon	6,026	12.6	549	1.1	176	.4	61	.1	302	.6	10	(3)
Washington	3,645	4.4	8,784	6.9	2,117	2.5	386	.5	3,274	3.9	7	(3)
Territories:												
Alaska	19	1.9	35	3.4	6	.6	4	.4	10	1.0	15	1.5
Hawaii	0	0	4	1.9	1	.5	3	1.4	0	0	0	0

¹ An insured claimant is one whose base-period wage credits and/or weeks of employment are sufficient to entitle him to benefits. Data exclude disqualifications on "labor dispute" and "receipt of other remuneration" issues.

² Excludes Oklahoma for January-March; data not comparable.

³ Less than 0.05 percent.

⁴ Before July, insured claimants in Wisconsin included all new claims disposed of with sufficient wage credits. A "new" determination was made with reference to each "spell" of unemployment with respect to a given employer and also for each week of partial unemployment.

with the difficult task of reexamining their concepts of what constituted ability to work and availability for work, if they were to limit eligibility for benefits to workers who were currently attached to the labor market and genuinely unemployed and yet not deny benefits to workers who were unemployed and wanted a job but could not immediately get work which measured up to what they had previously had.

In general a claimant was held unavailable if he restricted himself to types of employment nonexistent in the locality, to specified hours of employment (some States required "around the clock" availability), to very limited travel distance from his home, or to minimum pay that was higher than the prevailing wage for similar work in the locality. He was also considered unavailable if, by refusing successive referrals, he indicated that he was deliberately making himself unavailable, or if he placed any restriction on the work he would accept that more or less precluded his getting a job in the locality. These general concepts were interpreted differently by different States, depending on the conditions peculiar to a locality.

Available data indicate that, of every 100 insured claimants, about 7.5 were denied at least some benefits in 1945 because the State agencies determined that the claimants were unable to work or unavailable for work (table 99).⁴ This proportion varied widely among the States, from less than 1 percent in Hawaii, Montana, Pennsylvania, and South Dakota to more than 15 percent in Nebraska, Oklahoma, Tennessee, and Wyoming. In Oklahoma and Tennessee the ratios were 45 and 35 percent, respectively. In 8 States—California, Connecticut, Kansas, Nebraska, New Jersey, Oklahoma, Oregon, and Tennessee—more than twice as many

claimants were denied benefits on this issue as for all the specified disqualifications combined.

These variations can be explained by the characteristics of the claimants themselves and the economic factors in the locality, and also by the differences in the administrative concepts used to interpret "ability" and "availability." Frequently this issue is confused with "refusal of suitable work," which results in a disqualification. Under the procedures in some States, claimants are questioned in detail as to their availability even if there is no job offer; other agencies prefer to use job offers as a means of testing availability. Some States may decide to hold the claimant unavailable for work rather than disqualify him on other issues, because a refusal of suitable work results in a specified cancellation or postponement of benefits, while a claimant's unavailability for benefits can be removed by a change in his circumstances. If the claimant is not aware of this distinction between availability and disqualification, however, he may consider himself held unavailable for the duration of unemployment and not report to the local office if he changes his work limitations.

Disqualifications

Wartime concepts in imposing disqualifications were also reexamined in the light of the many shifts that the curtailment of the war-production program was causing in the lives of millions of workers, especially the differences between skills previously used and those required in available job openings and between wages previously received and wages offered. In general, the States followed a policy of allowing workers time to

look around for a job comparable to their former job before they were disqualified from unemployment benefits.

Volume.—Data are available on the volume and severity of disqualifications for voluntarily quitting a job without good cause, discharge for misconduct, refusal of suitable work, and other reasons, including marital conditions and childbirth, and misrepresentation to obtain benefits (tables 99-103). The figures do not include disqualifications imposed because unemployment was due to a labor dispute or because of receipt of other remuneration.

The number of disqualifications increased greatly during the year although the increase was not as great as in the claims load. During the last quarter of the year, nearly four times as many disqualifications were imposed as in the first quarter (table 100). Except for the first quarter, disqualifications for voluntarily quitting a job without good cause exceeded all others. This preponderance may in part be explained by the fact that the quit rate, reported by the Bureau of Labor Statistics, remained higher than the lay-off rate in every month of the year except August, as workers quit their jobs in anticipation of expected layoffs from war-production jobs. In the second quarter, however, the increase in disqualifications for voluntarily quitting without good cause was primarily due to the fact that, of the 17,000 such cases in Pennsylvania, 12,900 represented claims of miners involved in a labor dispute—treated by the agency as voluntary quits.

While disqualifications for refusal of suitable work increased in number, the proportion of all disqualifications

Table 100.—Disqualifications: Distribution by issue involved and quarter, 1945¹

Quarter of 1945	Total	Issue involved							
		Voluntary quit		Misconduct		Suitable work		Other	
		Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total
January-March	32,600	12,700	39	3,500	11	13,700	42	2,700	8
April-June	51,400	28,800	56	4,200	8	15,400	30	3,000	6
July-September	64,700	27,900	43	7,800	12	21,200	33	7,700	12
October-December	129,500	64,200	50	14,000	11	37,800	29	13,400	10

¹ Excludes disqualifications on "labor dispute" and "receipt of other remuneration" issues.

⁴ The base of this figure, i. e., insured claimants, represents the number of insured individuals who claimed benefits during the year; the numerator represents the number of denials of benefits. Although no data are available on the number of individuals who were denied benefits more than once during the year, there were undoubtedly some. The ratios therefore somewhat overstate the proportion of insured claimants denied benefits.

imposed for this reason declined from 42 percent in the first quarter of 1945 to 30 percent in the second. In each quarter, disqualifications for refusing suitable work and voluntary leaving

comprised more than three-fourths of all the disqualifications imposed.

During 1945, a total of 278,200 disqualifications were imposed for one or more reasons (table 99)—the

Table 101.—Disqualifications: Percentage distribution of disqualifications involving postponement only and reduction or cancellation of benefits, by issue involved, for each State,¹ 1945

Social Security Board region and State	Total	Postponement only ²				Reduction or cancellation ³					
		Total	Voluntary quit	Misconduct	Suitable work	Other	Total	Voluntary quit	Misconduct	Suitable work	
Total.....	100.0	75.8	35.9	6.7	24.5	8.7	24.2	12.1	4.0	7.2	1.0
Region I:											
Connecticut.....	100.0	100.0	69.6	16.5	11.8	2.1	100.0	36.1	20.1	41.4	2.4
Maine.....	100.0	100.0	—	—	—	—	—	—	—	—	—
Massachusetts.....	100.0	100.0	50.2	6.3	24.3	19.1	0	—	—	0	0
New Hampshire.....	100.0	93.1	56.9	.1	36.2	0	6.9	—	6.9	—	0
Rhode Island.....	100.0	100.0	16.9	.4	24.7	58.0	0	—	—	0	0
Vermont.....	100.0	100.0	44.8	14.5	40.1	.6	0	—	—	—	0
Region II-III:											
Delaware.....	100.0	100.0	33.5	24.8	41.7	0	—	—	—	—	—
New Jersey.....	100.0	100.0	48.2	18.6	33.2	—	—	—	—	—	—
New York.....	100.0	98.9	33.4	2.3	60.4	2.7	1.1	—	—	—	1.1
Pennsylvania.....	100.0	100.0	76.5	5.4	18.1	0	—	—	—	—	—
Region IV:											
District of Columbia.....	100.0	100.0	38.0	6.3	55.7	0	—	—	—	—	—
Maryland.....	100.0	96.1	37.8	6.5	50.7	2.2	3.9	2.4	.9	.5	.1
North Carolina.....	100.0	14.6	—	—	—	14.6	85.4	40.2	5.2	40.0	0
Virginia.....	100.0	—	—	—	—	—	100.0	69.7	7.8	22.5	0
West Virginia.....	100.0	19.4	—	—	—	19.4	80.6	31.8	12.3	31.7	4.8
Region V:											
Kentucky.....	100.0	—	—	—	—	—	100.0	44.0	26.5	28.7	.8
Michigan.....	100.0	78.1	48.7	18.0	—	11.4	21.9	—	—	21.6	.4
Ohio.....	100.0	87.4	31.0	—	25.5	30.9	12.6	3.4	9.2	—	—
Region VI:											
Illinois.....	100.0	100.0	34.0	17.1	48.9	0	0	—	—	—	—
Indiana.....	100.0	—	—	—	—	—	100.0	29.9	13.7	38.7	17.7
Wisconsin.....	100.0	48.7	1.9	1.2	45.3	.3	51.3	34.8	9.5	6.8	.2
Region VII:											
Alabama.....	100.0	48.1	48.1	—	—	0	91.9	61.4	16.0	14.4	0
Florida.....	100.0	100.0	55.8	14.9	29.2	.1	0	—	—	0	—
Georgia.....	100.0	—	.5	.5	—	0	99.5	65.4	12.7	21.4	0
Mississippi.....	100.0	99.7	23.5	12.5	63.6	.1	3.3	—	—	—	.3
South Carolina.....	100.0	99.2	58.3	20.9	20.0	0	.8	.4	.4	0	0
Tennessee.....	100.0	100.0	33.7	17.2	49.1	0	—	—	—	—	—
Region VIII:											
Iowa.....	100.0	14.3	—	—	14.1	.1	85.7	75.5	10.2	—	0
Minnesota.....	100.0	91.4	62.0	6.3	18.7	4.4	8.6	7.2	.5	—	.9
Nebraska.....	100.0	65.1	43.0	10.2	—	11.8	34.9	—	2.7	23.1	9.1
North Dakota.....	100.0	100.0	20.6	0	79.4	0	0	—	—	—	0
South Dakota.....	100.0	0	0	0	0	0	100.0	87.4	4.2	4.2	4.2
Region IX:											
Arkansas.....	100.0	100.0	20.0	2.9	76.7	.3	—	—	—	—	—
Kansas.....	100.0	100.0	47.2	16.3	36.3	.1	0	—	—	—	0
Missouri.....	100.0	—	—	—	—	—	100.0	73.1	21.0	5.9	0
Oklahoma.....	100.0	100.0	40.4	13.6	23.1	22.9	—	—	—	—	—
Region X:											
Louisiana.....	100.0	100.0	48.5	6.8	35.6	9.1	—	—	—	—	—
New Mexico.....	100.0	—	—	—	—	—	100.0	49.1	12.7	38.2	0
Texas.....	100.0	—	—	—	—	—	100.0	85.2	8.6	6.2	0
Region XI:											
Colorado.....	100.0	—	—	—	—	—	100.0	73.4	4.7	21.9	0
Idaho.....	100.0	69.5	61.0	5.9	—	2.7	30.5	—	—	29.9	.5
Montana.....	100.0	100.0	36.4	7.1	49.5	7.1	—	—	—	—	—
Utah.....	100.0	100.0	24.4	2.2	52.9	20.5	—	—	—	—	—
Wyoming.....	100.0	8.3	—	—	5.5	—	2.8	91.7	51.4	—	37.6
Region XII:											
Arizona.....	100.0	16.5	—	—	16.2	.2	83.5	77.7	5.8	—	0
California.....	100.0	100.0	14.9	4.9	77.0	3.2	—	—	—	—	—
Nevada.....	100.0	100.0	38.9	4.7	55.0	1.3	0	—	—	—	0
Oregon.....	100.0	100.0	32.1	11.1	55.0	1.8	—	—	—	—	—
Washington.....	100.0	100.0	36.6	6.7	56.6	.1	—	—	—	—	—
Territories:											
Alaska.....	100.0	100.0	17.1	11.4	28.6	42.9	—	—	—	—	—
Hawaii.....	100.0	100.0	25.0	75.0	0	0	—	—	—	—	—

¹ Represents only action at lowest levels; does not reflect modifications after appeals. Excludes disqualifications on "labor dispute" and "receipt of other remuneration" issues. See table 99 for data on claims denied on issue "able to work"; available for work."

² Includes 16 States which provide postponement only for all issues and 27 States which provide postponement for some issues and reduction or cancellation of benefit rights for other issues.

³ Includes 28 States in which reduction of benefits or cancellation of wage credits applies with respect to

the 3 major issues, and may or may not apply to issues grouped under "Other." In 7 other States reduction or cancellation applies only to "Other" issues.

⁴ Voluntary quit results in postponement in those cases in which the employment left was not included in the worker's base-period wage credits.

⁵ For voluntary quit the Commissioner may waive the charging against benefits in any case in which it appears that there was good cause for voluntary leaving, though not connected with worker's most recent job.

equivalent of 7 percent of all insured claimants. More than two-thirds of all disqualifications were reported by 9 States—Alabama, California, Illinois, Indiana, Massachusetts, Michigan, New York, Ohio, and Pennsylvania. These same States accounted for about 64 percent of all insured claimants.

The proportion of all insured claimants disqualified ranged from less than 2 percent in Hawaii, Oklahoma, and Oregon to more than 20 percent in Alabama, the District of Columbia, Minnesota, South Carolina, and Wyoming. The District of Columbia had the highest ratio (73.9 percent), but the data for this jurisdiction are not completely comparable with other States since the procedure followed imposes a disqualification on claimants before all relevant facts are determined and removes the disqualification when additional information is obtained; data on the final number of disqualifications imposed are not available. Minnesota and Wyoming had the next highest disqualification ratios—26.3 and 32.8 percent, respectively. In some highly industrial States which were hit sharply by the curtailment of war production, such as California, Connecticut, Illinois, Maryland, Michigan, New Jersey, New York, and Pennsylvania, disqualifications for these issues did not exceed 10 percent.

For the year as a whole, more disqualifications were imposed for voluntarily quitting a job without good cause than for any other issue. These disqualifications accounted for more than two-thirds of all disqualifications in 11 States and more than half in 7 others. Disqualifications for voluntarily quitting without good cause were imposed on 3.3 percent of the insured claimants. The proportion differed greatly among States; more than 10 in every 100 insured claimants were disqualified on this issue in 8 States, and in Minnesota the ratio was 18 in 100.

Disqualifications for refusal of suitable work were the next largest number; they comprised 32 percent of all disqualifications and were imposed on 2.2 in every 100 insured claimants. More than half the cases involved this issue in 12 States, including all States in Region XII except Arizona. Cali-

fornia reported the largest number of suitable-work cases—11,000—representing 2.7 for every 100 insured claimants. Exclusive of the District of Columbia, Arkansas and Wyoming reported the highest ratios—10.8 and 12.3 percent, respectively.

Type and period of disqualification.—Under State unemployment insurance laws, disqualifications take two forms: (1) postponement of benefits either for a limited period of time specified in the law or for the duration of the claimant's spell of unemployment; or (2) cancellation in whole or part of the worker's potential benefit rights or reduction in the worker's benefits, usually in addition to postponement (see also table 128). In some States, reduction of benefit rights is made mandatory under the provisions of the State law; in others, it is left to the discretion of the State agency. Twenty-three States provide disqualifications which only postpone benefits for all of the three major issues. Twenty-eight States provide for cancellation of wage credits or reduction of benefit rights, in addition to postponement, on the three major issues; 7 additional States curtail benefit rights for miscellaneous reasons grouped under "other" in tables 99-101. Only 0.7 percent of the insured claimants in 1945 were disqualified for these "other" issues. For all disqualifying circumstances listed in the tables, 16 States merely postpone benefits; 8 States cancel or reduce benefits, and 27 States include some disqualifications which only postpone and some which cancel or reduce benefits.

Of the 278,200 disqualifications imposed during 1945, nearly 76 percent involved only the postponement of benefit rights, while the remaining 24 percent involved reduction or cancellation of benefit rights also (table 101). In 24 States, all the disqualifications imposed provided merely for postponement of benefits; in 9 States, on the other hand, all involved either reduction or cancellation of benefit rights. The remaining 18 States imposed some disqualifications which involved only postponement of benefits and some which involved cancellation of rights. Among them were a group of States like Arizona, Idaho, Michigan, New Hampshire, South Carolina, and Wyoming, which had

statutory provisions providing a penalty of cancellation of wage credits or reduction in benefit rights for one or more but not all issues. The option of reducing benefit rights was not used in Florida, Massachusetts, and Rhode Island, and was applied in only 0.8 percent of all disqualifications imposed in South Carolina. In most

States where a statutory reduction or cancellation applies, however, such action is mandatory.

While the imposition of a disqualification involving the reduction or cancellation of benefit rights is generally much more severe than that providing for only the extension of the waiting period, it is significant that

Table 102.—Disqualifications: Number involving postponement of benefits and percentage distribution by period of postponement, for 43 States, 1945¹

Social Security Board region and State	Number	Percentage distribution by number of weeks of postponement								
		Total	Less than 4.0	4.0-5.9	6.0-7.9	8.0-9.9	10.0-11.9	12.0-13.9	14.0 or more	Indefinite ²
Total	210,868	100.0	12.3	15.9	10.0	1.6	0.3	0.1	(3)	59.8
Region I:										
Connecticut	4,410	100.0	21.7	76.3	0	0	0	0	0	2.1
Massachusetts	18,633	100.0	32.6	1.3	0	0	0	0	0	66.0
New Hampshire	911	100.0	0	39.0	0	0	0	0	0	61.0
Rhode Island	4,935	100.0	100.0	0	0	0	0	0	0	0
Vermont	317	100.0	6.6	5.0	44.8	42.6	0	0	.9	0
Region II-III:										
Delaware	1,045	100.0	0	0	0	0	0	0	0	100.0
New Jersey	7,600	100.0	100.0	0	0	0	0	0	0	0
New York	15,513	100.0	0	0	36.2	0	.1	0	0	63.8
Pennsylvania	30,237	100.0								100.0
Region IV:										
District of Columbia ⁴	2,492	100.0	0	100.0	0	0	0	0	0	0
Maryland	2,693	100.0	5.1	7.1	5.3	79.9	0	0	0	2.6
North Carolina	276	100.0	97.1	1.8	0	0	0	1.1	0	0
West Virginia	558	100.0	0	0	0	0	0	0	0	100.0
Region V:										
Michigan	29,243	100.0	0	0	0	0	0	0	0	100.0
Ohio	29,720	100.0	0	0	0	0	0	0	0	100.0
Region VI:										
Illinois	11,090	100.0	0	89.5	8.1	2.4	0	0	0	0
Wisconsin	2,340	100.0	.4	6.3	0	0	0	0	0	93.3
Region VII:										
Alabama ⁵	1,026	100.0	0	0	0	0	0	0	0	100.0
Florida	2,699	100.0	.4	12.3	81.8	4.7	.4	.2	(3)	.1
Georgia ⁶	25	100.0	88.0	8.0	4.0	0	0	0	0	0
Mississippi	904	100.0	2.7	17.0	22.2	23.5	11.8	22.7	0	0
South Carolina	1,926	100.0	8.4	12.7	74.2	2.1	2.5	0	.1	0
Tennessee	3,514	100.0	1.6	17.1	78.9	1.6	.7	0	0	0
Region VIII:										
Iowa	.296	100.0	0	0	0	0	0	0	0	100.0
Minnesota	9,021	100.0	23.0	43.9	26.5	0	0	0	0	6.7
Nebraska	121	100.0	9.1	18.2	23.1	.8	0	0	0	48.8
North Dakota	34	100.0	23.5	61.8	11.8	2.9	0	0	0	0
South Dakota	0	0	0	0	0	0	0	0	0	0
Region IX:										
Arkansas	2,416	100.0	0	.1	99.6	0	0	0	.3	0
Kansas	1,335	100.0	.7	8.5	36.9	23.4	30.4	0	0	0
Oklahoma	597	100.0	64.3	13.6	0	0	0	0	0	22.1
Region X:										
Louisiana	3,388	100.0	13.1	25.1	61.7	0	0	0	0	0
Region XI:										
Idaho	130	100.0	1.5	0	0	0	0	0	0	98.5
Montana	99	100.0	54.5	45.5	0	0	0	0	0	0
Utah	312	100.0	14.1	65.4	0	.3	0	0	0	20.2
Wyoming	9	100.0	33.3	44.4	11.1	0	0	0	0	11.1
Region XII:										
Arizona	137	100.0	56.2	27.7	10.9	0	0	0	0	5.1
California	14,345	100.0	16.4	33.0	1.5	0	0	0	0	49.1
Nevada	149	100.0	2.0	96.0	.7	0	1.3	0	0	0
Oregon	549	100.0	14.8	19.5	0	0	0	0	0	65.8
Washington	5,784	100.0	1.2	86.7	2.2	0	0	0	.1	9.8
Territories:										
Alaska	35	100.0	20.0	80.0	0	0	0	0	0	0
Hawaii	4	100.0	0	0	100.0	0	0	0	0	0

¹ Represents only action at lowest level; does not reflect modification after appeals. Excludes disqualifications on "labor dispute" and "receipt of other remuneration" issues. See table 99 for data on claims denied on issue "able to work; available for work." Excludes 8 States in which all disqualifications involve mandatory reduction of benefit or cancellation of wage credits.

² Usually until claimant is reemployed.

³ Less than 0.05 percent.

⁴ The District of Columbia imposes a disqualification immediately on notice by an employer that the claimant lost his job because of a disqualifying act.

⁵ II, after notice of such disqualification, the claimant contests the disqualification, it may be lifted before appeal. These figures are therefore not comparable with those for States which impose the disqualification after an investigation of all the facts.

⁶ Voluntary quit results in postponement in those cases in which employment left was not included in the worker's base-period wage credits.

⁷ For voluntary quit the Commissioner may waive the charging against benefits in any case in which it appears that there was good cause for voluntary leaving, though not connected with worker's most recent job.

60 percent of the disqualifications involving only a longer waiting period were for an indefinite period—usually the duration of the claimant's spell of unemployment or until he was re-employed and had earned a specified amount of wages (table 102). In 7 States—Alabama, Delaware, Iowa, Michigan, Ohio, Pennsylvania, and West Virginia—all the disqualifications which only postponed benefits were for an indefinite period. In Delaware and Pennsylvania these disqualifications represented all the disqualifications imposed in 1945. If the disqualifications postponing benefits for an indefinite period are added to the disqualifications involving a cancellation of benefit rights, it is clear that more than two-thirds of the disqualifications imposed were severe, depriving claimants of unemployment insurance protection at a time when they were likely to need it most.

Only 12 percent of the disqualifications which only postponed benefits were for less than 4 weeks, and 28 percent were for less than 6 weeks. Several States, however, imposed limited disqualifications in all cases. In New Jersey and Rhode Island all the disqualifications were for less than 4 weeks, and in 7 other States (Alaska, Connecticut, the District of Columbia, Georgia, Montana, Nevada, and North Carolina) 90–100 percent of the postponements were for less than 6 weeks.

While in general the disqualifications which penalize claimants by canceling or reducing their benefit rights are more severe than those involving only postponement of benefits, the penalties actually imposed by the State agencies under postponement provisions were more severe; only 16 percent of the reductions and cancellations provided for complete cancellation of benefit rights (table 103), while 60 percent of the postponements were for the duration of an individual's unemployment. In the latter case, however, the claimant might still have benefit rights to draw on if, after reemployment, he again became unemployed; but if his wage credits are wiped out he must qualify for benefits in a new benefit year before he can again be eligible to receive any benefits. The States differed greatly in applying this stringent disqualification. Nebraska and

Wisconsin wiped out all the wage credits of all or almost all claimants on whom they imposed this kind of penalty. On the other hand, 16 States which imposed some penalties involving reduction of benefit rights or cancellation of wage credits in no case wiped out all previous wage credits or reduced all benefits.

In 29 percent of the disqualifications which reduced or canceled benefits, potential benefits were reduced by less than 4 weeks. Two States (Michigan and New Hampshire) imposed penalties of less than 4 weeks in more than 90 percent of these disqualifications.

Appeals

Appeals authorities of State employment security agencies rendered 78,300 decisions on appealed cases during 1945, an increase of two-thirds over 1944 and more than had been rendered in any year since 1941, when such data first became available. These figures include decisions of both lower and higher appeals authorities.

Decisions by Lower Appeals Authorities

Lower appeals authorities disposed of 70,500 cases involving 73,000 claim-

Table 103.—Disqualifications: Number involving reduction in benefits or cancellation of wage credits, and percentage distribution by duration of reduction, for 35 States, 1945¹

Social Security Board region and State	Number	Percentage distribution by number of weeks of reduction								
		Total	Less than 4.0	4.0–5.9	6.0–7.9	8.0–9.9	10.0–11.9	12.0–13.9	14.0 or more	Complete ²
Total	367,338	100.0	28.7	16.7	28.7	2.0	0.7	0.5	2.8	15.7
Region I:										
Maine	790	100.0	53.4	44.8	1.6	.1	0	0	0	0
Massachusetts	0	0	0	0	0	0	0	0	0	0
New Hampshire	67	100.0	94.0	0	0	0	0	0	0	6.0
Rhode Island	0	0	0	0	0	0	0	0	0	0
Vermont	0	0	0	0	0	0	0	0	0	0
Region II–III:										
New York	169	100.0	0	40.8	0	1.8	5.3	1.2	17.2	33.7
Region IV:										
Maryland	108	100.0	0	.9	6.5	92.6	0	0	0	0
North Carolina	1,614	100.0	0	95.8	3.3	.7	.1	.1	0	0
Virginia	2,791	100.0	38.4	57.7	1.0	1.3	0	0	0	1.5
West Virginia	2,323	100.0	6.0	39.3	54.7	0	0	0	0	0
Region V:										
Kentucky	879	100.0	8.8	33.0	15.4	23.7	9.6	.9	8.8	0
Michigan	8,215	100.0	99.2	.8	0	0	0	0	0	0
Ohio	4,298	100.0	0	0	100.0	0	0	0	0	0
Region VI:										
Illinois	0	0	0	0	0	0	0	0	0	0
Indiana	12,448	100.0	0	0	100.0	0	0	0	0	0
Wisconsin	2,467	100.0	.3	0	0	0	0	0	0	99.7
Region VII:										
Alabama	311,584	100.0	8.8	20.4	2.6	3.9	2.9	2.3	7.5	35.9
Florida	0	0	0	0	0	0	0	0	0	0
Georgia	5,045	100.0	86.8	12.3	.8	.2	0	0	0	0
Mississippi	3	100.0	33.3	0	33.3	0	0	0	0	33.3
South Carolina	15	100.0	0	6.7	53.3	0	13.3	0	26.7	0
Region VIII:										
Iowa	31,778	100.0	9.8	1.3	.6	.2	0	0	0	65.9
Minnesota	3,848	100.0	0	0	0	0	0	0	0	23.8
Nebraska	65	100.0	0	0	0	0	0	0	0	100.0
North Dakota	0	0	0	0	0	0	0	0	0	0
South Dakota	3,95	100.0	5.3	2.1	2.1	4.2	5.3	7.4	67.4	0
Region IX:										
Kansas	0	0	0	0	0	0	0	0	0	0
Missouri	5,205	100.0	57.1	40.4	2.1	.4	0	0	0	0
Region X:										
New Mexico	55	100.0	16.4	63.6	3.6	12.7	3.6	0	0	0
Texas	4,752	100.0	15.9	6.0	2.3	6.6	.3	1.4	17.7	49.8
Region XI:										
Colorado	873	100.0	0	22.8	56.9	17.5	1.5	.3	.9	0
Idaho	57	100.0	70.2	29.8	0	0	0	0	0	0
Wyoming	100	100.0	35.0	61.0	1.0	0	0	0	0	3.0
Region XII:										
Arizona	694	100.0	0	100.0	0	0	0	0	0	0
Nevada	0	0	0	0	0	0	0	0	0	0

¹ Represents only action at lowest level; does not reflect modification after appeals. Excludes disqualifications on "labor dispute" and "receipt of other remuneration" issues. See table 99 for data on claims denied on issue "able to work; available for work." The 35 States listed in this table include 28 States in which reduction of benefits or cancellation of wage credits applies with respect to 1 or more of the 3 major issues, and may or may

not apply to issues grouped under "Other." In the remaining States listed, reduction or cancellation applies only to "Other" issues.

² Includes cancellation of all wage credits.

³ Includes 1,820 indefinite reductions for Alabama and 6 reductions for South Dakota, and 395 partial cancellations for Iowa and 604 for Minnesota; not distributed by weeks.

ants during the year (table 104). appeals by employers and claimants and were higher than in any previous Although the absolute numbers of rose substantially over those in 1944 year, the ratio of appeals to initial

Table 104.—Appealed claims: Source and outcome of cases reviewed by lower appeals authorities and percentage distribution by issue involved, for each State, 1945

Social Security Board region and State	Total dispositions		Cases reviewed				Percentage distribution by issue involved ^a							
	Number ^b	Per 1,000 initial determinations ^c	Claimant appeals		Employer appeals		Availability for work	Voluntary leaving	Coverage	Wage credits	Labor dispute	Refusal of suitable work	Misconduct	
			Number	Percent modified in claimant's favor	Number	Percent not modified against claimant's interest								
Social Security Board region and State														
Total, 1941 (6 months)-----	26,446	9.2	24,089	46.3	2,551	58.3	22.5	21.6	12.7	11.7	8.0	7.6	6.6	9.3
Total, 1942-----	54,707	10.3	49,006	45.6	5,787	57.8	30.7	24.1	5.2	6.4	9.7	0.6	6.6	7.7
Total, 1943-----	40,424	27.2	37,767	36.8	2,582	54.3	42.1	17.5	3.8	3.9	2.6	18.9	4.0	7.2
Total, 1944-----	40,860	40.7	37,970	31.6	2,759	62.3	42.0	16.6	1.7	1.3	8.8	20.6	3.9	5.1
Total, 1945-----	70,474	24.8	50,619	37.1	6,734	75.0	44.0	19.0	.7	.6	5.0	21.6	5.1	3.8
Region I:														
Connecticut-----	3,085	27.6	1,848	42.2	210	48.6	70.9	17.0	.1	.1	0	6.3	5.3	.3
Maine-----	313	19.4	252	46.0	21	45.4	38.1	17.9	0	1.1	0	27.1	4.4	4.0
Massachusetts-----	5,216	45.4	3,014	26.7	1,202	89.5	33.4	18.4	.1	.2	25.6	13.4	3.8	5.2
New Hampshire-----	187	33.9	148	19.6	7	42.9	58.7	18.7	0	0	0	18.7	3.2	.6
Rhode Island-----	907	25.6	721	33.7	0	-----	64.5	10.0	.1	0	0	23.9	.4	1.1
Vermont-----	47	19.1	40	22.5	0	-----	37.5	20.0	0	0	0	42.5	0	0
Region II-III:														
Delaware-----	212	30.1	197	25.9	5	100.0	22.4	26.7	0	0	.5	30.0	17.6	2.9
New Jersey-----	3,391	17.0	2,860	50.6	127	68.5	5.2	.2	0	0	11.2	1.8	5.9	
New York-----	4,677	11.9	4,228	41.5	1	100.0	35.1	9.3	6.1	3.3	1.8	33.3	.8	10.3
Pennsylvania-----	8,054	36.5	3,630	33.8	1,198	89.6	11.2	30.7	0	.7	25.1	21.7	5.1	5.4
Region IV:														
District of Columbia-----	37	12.1	37	18.9	0	-----	32.4	18.9	2.7	8.1	0	18.9	10.8	8.1
Maryland-----	3,597	66.6	3,409	51.4	48	81.3	54.0	5.2	0	.1	0	36.2	2.2	2.3
North Carolina-----	528	24.0	452	34.1	46	65.2	69.7	9.4	0	.4	0	16.5	3.6	.4
Virginia-----	5,176	15.2	139	43.9	0	-----	56.1	12.9	0	0	0	22.3	6.5	2.2
West Virginia-----	6,1274	51.9	803	46.2	109	83.5	31.1	21.2	0	.4	1.9	29.6	7.1	8.7
Region V:														
Kentucky-----	531	23.4	329	39.8	177	78.0	44.7	15.2	2.2	.8	0	26.5	10.1	.6
Michigan-----	9,030	24.3	5,997	33.3	1,646	73.7	27.1	42.9	.1	.4	.8	13.1	13.5	2.1
Ohio-----	6,219	14.9	1,913	23.6	97	61.9	54.9	8.8	.1	1.8	.5	24.9	2.2	6.7
Region VI:														
Illinois-----	5,228	20.1	4,481	28.2	154	73.4	42.6	14.2	1.9	.2	0	31.3	5.7	4.1
Indiana-----	6,125	12.9	728	25.8	68	70.6	26.0	13.6	0	0	1.9	31.1	11.1	16.2
Wisconsin-----	535	17.6	303	27.7	29	24.1	8.4	19.3	0	0	0	51.8	8.4	12.0
Region VII:														
Alabama-----	1,335	39.6	1,052	12.1	237	57.0	10.8	60.1	0	0	0	15.0	4.9	.2
Florida-----	5503	22.3	319	39.2	1	0	41.9	22.2	0	0	.3	23.1	12.5	0
Georgia-----	625	20.9	504	39.9	35	48.6	67.5	10.2	0	.7	0	12.6	3.5	5.4
Mississippi-----	80	11.0	79	16.5	0	-----	67.1	1.3	0	1.3	0	21.5	3.8	5.1
South Carolina-----	460	62.0	250	44.0	118	49.2	33.7	22.8	0	0	.3	16.6	24.2	2.2
Tennessee-----	6,239	61.6	2,021	39.3	13	30.8	91.6	2.2	0	.4	0	4.9	.9	0
Region VIII:														
Iowa-----	645	39.6	525	40.2	94	63.8	26.3	35.1	.2	.2	0	34.7	3.6	0
Minnesota-----	452	19.2	389	23.9	35	51.4	9.6	24.7	1.4	0	13.6	36.9	7.1	6.6
Nebraska-----	164	28.7	134	37.3	1	0	77.0	6.7	0	1.5	0	11.9	1.5	1.5
North Dakota-----	18	57.7	6	50.0	11	54.5	-----	-----	-----	-----	-----	-----	-----	-----
South Dakota-----	17	29.2	6	0	10	40.0	-----	-----	-----	-----	-----	-----	-----	-----
Region IX:														
Arkansas-----	371	38.5	356	45.2	1	100.0	46.2	4.5	0	0	0	47.9	.8	.6
Kansas-----	936	36.9	877	54.2	22	81.8	83.9	5.5	0	0	1.0	7.4	1.9	.3
Missouri-----	1,474	21.0	928	36.0	131	49.6	71.0	14.2	.4	.3	1.3	3.8	7.5	1.6
Oklahoma-----	527	33.1	782	40.9	5	40.0	91.8	1.6	0	.1	.6	4.4	.4	1.0
Region X:														
Louisiana-----	328	13.6	305	37.0	0	-----	55.1	10.8	.7	1.3	0	26.9	5.2	0
New Mexico-----	9	24.7	8	25.0	1	100.0	-----	-----	-----	-----	0	6.3	10.0	4.4
Texas-----	1,298	63.4	786	47.1	362	51.7	23.5	55.5	.1	.3	0	-----	-----	-----
Region XI:														
Colorado-----	6,129	42.3	82	47.6	0	-----	25.6	31.7	0	0	0	34.1	2.4	6.1
Idaho-----	14	18.5	11	36.4	1	0	-----	-----	-----	-----	-----	-----	-----	-----
Montana-----	28	26.4	26	30.8	0	-----	11.5	3.8	0	0	38.5	42.3	0	3.8
Utah-----	23	10.8	22	40.9	0	-----	-----	-----	-----	-----	-----	-----	-----	-----
Wyoming-----	6,17	69.7	10	40.0	6	83.3	-----	-----	-----	-----	-----	-----	-----	-----
Region XII:														
Arizona-----	50	7.4	38	39.5	9	44.4	23.4	42.6	0	0	0	21.3	6.4	6.4
California-----	6,425	24.6	4,403	45.7	469	76.3	56.6	1.6	.1	.5	4.5	33.8	1.3	1.7
Nevada-----	25	32.7	25	16.0	0	-----	28.0	20.0	0	0	0	48.0	4.0	0
Oregon-----	6,412	23.0	212	40.1	22	27.3	62.0	8.5	1.3	.4	13.2	12.4	.4	1.7
Washington-----	6,1041	26.5	934	20.3	6	80.0	39.3	18.7	0	2.8	7.6	30.5	1.1	.1
Territories:														
Alaska-----	0	-----	0	-----	0	-----	-----	-----	-----	-----	-----	-----	-----	-----
Hawaii-----	0	-----	0	-----	0	-----	-----	-----	-----	-----	-----	-----	-----	-----

^a Includes cases reviewed on motion of lower appeals authority. Total number of claimants involved in 1941 was 34,111; 1942, 59,872; 1943, 41,204; 1944, 42,096; 1945, 72,970.

^b For 1942-45, initial determinations for 12-month period ended September 30; for 1941, for 6-month period ended September 30.

^c Not computed for States with fewer than 25 cases disposed of.

^d Less than 0.05 percent.

^e Number of claimants involved in California was 6,486; Colorado, 145; Florida, 630; Georgia, 734; Indiana, 1,514; Kansas, 1,260; Missouri, 1,493; Ohio, 2,626; Oklahoma, 1,142; Oregon, 584; Tennessee, 2,415; Virginia, 179; Washington, 1,052; West Virginia, 1,794; Wyoming, 24. In all other States, number involved equaled number of cases.

determinations was far lower than in 1944. In 1945, 25 appeals were taken to a lower appeals authority for every 1,000 initial determinations, as compared with 41 in 1944 and 27 in 1943. In 5 States—Maryland, South Carolina, Tennessee, Texas, and Wyoming—there were more than 60 appeals cases per 1,000 initial determinations. On the other hand, in 8 States fewer than 15 cases per 1,000 initial determinations were appealed.

As in previous years, the outstanding issue in these appeals was whether

the claimant was able to work and available for work. The 25,300 cases involving this issue represented 44 percent of all cases reviewed by the lower appeals authorities and more than two-thirds of all the cases in 10 States. In Oklahoma and Tennessee the proportion was more than 90 percent. In 5 States, however—Alabama, Minnesota, Montana, Pennsylvania, and Wisconsin—less than 12 percent of the cases before the lower body involved this issue.

Refusal of suitable work was the

issue in the next largest number of cases—12,400 or 21.6 percent of all cases reviewed. In 5 States—Arkansas, Montana, Nevada, Vermont, and Wisconsin—42 percent or more of all cases involved this issue, but in Missouri, Oklahoma, and Tennessee, the issue accounted for less than 5 percent of all cases reviewed.

Decisions on voluntary leaving totaled 10,900 and represented 19 percent of all decisions rendered. In 6 States—Alabama, Arizona, Iowa, Michigan, Pennsylvania, and Texas—

Table 105.—Appealed claims: Source and outcome of cases reviewed by higher appeals authorities and percentage distribution by issue involved, for selected States, 1945¹

Social Security Board region and State	Total dispositions		Cases reviewed				Percentage distribution by issue involved							
	Number ²	Per 100 cases disposed of by lower appeals authorities	Claimant appeals		Employer appeals		Availability for work	Voluntary leaving	Coverage	Wage credits	Labor dispute	Refusal of suitable work	Misconduct	
			Number	Percent modified in claimant's favor	Number	Percent not modified against claimant's interest								
Total, 1941 (6 months)	2,442	(8)	1,442	27.5	707	72.4	23.0	12.8	22.8	8.2	6.6	6.9	4.7	15.0
Total, 1942	7,228	14.4	4,561	33.3	2,118	56.1	29.0	16.6	11.1	4.9	13.4	9.1	4.2	11.7
Total, 1943	7,192	19.3	5,369	26.0	1,062	67.3	44.4	14.6	6.8	3.5	1.3	16.0	2.6	10.8
Total, 1944	5,905	17.9	4,761	24.8	574	74.2	37.6	13.2	2.7	1.5	6.8	25.9	2.9	9.4
Total, 1945	7,796	12.9	5,142	24.1	983	76.0	44.2	16.2	2.2	1.3	3.1	22.1	4.2	6.5
Region I:														
Rhode Island	101	11.1	101	68.3	0	0	69.3	1.0	0	0	2.0	25.7	0	2.0
Region II-III:														
Delaware	25	11.8	23	4.3	1	100.0	20.0	24.0	0	0	4.0	44.0	8.0	0
New Jersey	4,562	16.6	373	49.3	38	76.3	65.4	4.5	0	0	4.1	4.7	1.0	20.4
New York	4,811	17.3	546	17.4	25	68.0	27.5	5.8	5.6	3.9	0	43.6	.3	13.3
Pennsylvania	903	11.2	435	28.5	306	94.1	13.0	45.2	.1	.6	12.5	21.5	3.2	3.8
Region IV:														
Maryland	232	6.4	218	10.1	8	37.5	65.5	6.2	0	0	.4	21.7	3.5	2.7
North Carolina	4,72	13.6	44	22.7	8	75.0	38.0	14.1	0	0	25.4	7.0	2.8	12.7
West Virginia	4,127	10.0	79	12.7	29	65.5	30.7	23.6	0	1.6	3.1	24.4	8.7	7.9
Region V:														
Kentucky	60	11.3	27	11.1	26	76.9	58.5	5.7	0	0	0	22.6	13.2	0
Michigan	4,104	11.6	767	7.4	120	71.7	36.0	31.1	.5	.6	.3	11.5	13.3	6.6
Ohio	549	24.7	232	4.3	35	74.3	61.4	7.1	0	.4	1.5	19.5	1.9	8.2
Region VI:														
Illinois ⁵	1,101	21.1	903	34.2	135	57.0	47.5	8.1	9.0	3.7	0	27.4	4.2	.2
Indiana	59	5.2	44	38.6	3	66.7	34.0	23.4	0	0	0	29.8	6.4	6.4
Wisconsin	46	8.6	44	4.5	2	100.0	8.7	28.3	0	0	0	47.8	6.5	8.7
Region VII:														
Alabama	102	7.6	58	15.5	37	27.0	15.8	57.9	0	0	0	10.5	3.2	12.6
Florida	38	7.6	25	40.0	0	0	24.0	24.0	0	0	0	40.0	8.0	4.0
Georgia	54	8.6	43	20.9	10	80.0	77.4	5.7	0	0	0	11.3	3.8	1.9
South Carolina	35	7.6	18	27.8	9	77.8	48.5	15.2	3.0	3.0	0	6.1	21.2	3.0
Tennessee	4,263	11.0	216	36.1	6	16.7	85.2	2.3	.4	.4	1.9	7.4	.8	1.6
Region VIII:														
Iowa	46	7.1	38	31.6	3	100.0	41.5	24.4	0	0	0	34.1	0	0
Minnesota	31	6.9	20	0	2	100.0	18.2	40.9	0	0	0	27.3	9.1	4.5
Region IX:														
Arkansas	35	9.4	24	50.0	0	0	61.3	0	0	0	0	38.7	0	0
Kansas	27	2.9	25	36.0	0	0	84.0	0	0	0	0	8.0	4.0	4.0
Missouri	4,231	15.7	20	80.0	5	20.0	50.0	6.7	13.3	3.3	10.0	3.3	10.0	3.3
Oklahoma	48	5.8	44	27.3	1	100.0	88.9	2.2	2.2	0	2.2	4.4	0	0
Region X:														
Texas	178	13.7	38	52.6	16	68.8	32.2	42.4	1.7	0	13.6	1.7	6.8	1.7
Region XI:														
Colorado	58	45.0	1	100.0	2	50.0	100.0	0	0	0	0	0	0	0
Region XII:														
California	4,774	12.0	589	18.7	151	80.1	58.0	.1	.1	.1	2.3	30.5	1.1	7.7
Washington	79	7.6	63	3.2	0	0	41.3	31.7	0	1.6	0	25.4	0	0

¹ All totals based on data for 46 States with higher appeals authorities; 17 of these States disposed of less than 25 cases each and are not shown separately. Connecticut, Hawaii, Massachusetts, Nebraska, and New Hampshire have only 1 appeals authority.

² Includes cases appealed by initial authority and cases reviewed on motion of higher appeals authority. Total number of claimants involved in 1941 was 7,441; 1942, 21,155; 1943, 9,135; 1944, 6,992; 1945, 11,139.

³ Comparable data not available.

⁴ Number of claimants involved in California was 878; Michigan, 1,053; Missouri, 635; New Jersey, 1,879; New York, 547; North Carolina, 1,058; Tennessee, 401; West Virginia, 425. In all other States, number involved equaled number of cases.

⁵ Excludes 42 labor-dispute cases handled by State director of labor.

more cases involved voluntary quit than any other issue.

Five percent of the cases involved labor disputes. Appeals from decisions involving labor disputes were prominent in Massachusetts, Montana, and Pennsylvania, where they comprised 26, 38, and 25 percent, respectively, of all cases. Twenty-six States (including Alaska and Hawaii, which reported no appeals) reported no cases of this kind.

The percentage of cases involving the issue of misconduct was 5 percent for the Nation as a whole, while in Delaware and South Carolina the proportions were 18 and 24 percent, respectively. In six additional States the percentage was 10 or higher.

Decisions with respect to wage credits constituted less than 1 percent of all cases. This issue accounted for 2 percent or more of all the cases in only three States—the District of Columbia, New York, and Washington.

Of the 70,500 cases disposed of by the lower appeals authorities, 50,600 were initiated by claimants, and 37 percent of these were decided in favor of the claimant. In individual States this percentage varied widely. The claimant gained in half or more of the appeals initiated by him in Kansas, Maryland, New Jersey, and North Dakota. On the other hand, less than 20 percent of the decisions were favorable to the claimant in Alabama, the District of Columbia, Mississippi, Nevada, New Hampshire, and South Dakota.

Employers appealed 6,700 cases to the lower appeals authorities during the year. Two-thirds of the employer appeals were in 4 States—California, Massachusetts, Michigan, and Pennsylvania—while 12 States had none. For the Nation as a whole, 75 percent of the appeals by employers resulted in no modification against the interest of the claimant. In 15 States, however, a majority of the appeals resulted in decisions contrary to the claimant's interests.

Decisions of Higher Appeals Authorities

Higher appeals authorities, which function in 46 States, disposed of 7,800 cases involving 11,100 workers during the year (table 105). This number represents an increase of

about one-third over the appeals handled in 1944. One case was disposed of by the higher authority for every 8 by the lower authorities in these States; in 1944 the ratio was 1 for every 6. In Colorado, the higher body handled 45 cases for every 100 handled by the lower body; and in Illinois and Ohio the ratio was 21 and 25, respectively. On the other hand, in Indiana, Kansas, and Oklahoma the ratio was less than 6 in 100.

The issues involved in the cases reviewed by higher appeals authorities followed the same pattern as in those reviewed by the lower bodies. A smaller proportion of the cases handled by the higher body, however, involved voluntary quit and labor disputes, and a larger proportion involved wage credits and coverage.

The issue of ability to work and availability for work was involved in 44 percent of the total decisions rendered by the higher authorities. Cases on this issue exceeded the number for any other issue in 21 States. In 5 of these States—Colorado, Georgia, Kansas, Oklahoma, and Tennessee—this issue was involved in more than three-fourths of all cases.

The issue involving the second largest number of higher appeals cases was the refusal of suitable work, representing 22 percent of all cases. In four States—Delaware, Florida,

New York, and Wisconsin—the number was greater than for any other issue.

Voluntary quit was the issue in 18 percent of the cases decided by the higher authorities. More than half the cases in Alabama and more than 40 percent in Minnesota, Pennsylvania, and Texas involved this issue.

Of the 6,100 cases reviewed by the higher appeals authorities, 5,100 were initiated by claimants; in 24 percent of these the decision was in favor of the claimant, as compared with 37 percent in the case of claimants' appeals before the lower authority. The previous decision was modified in the claimant's favor in half or more of the appeals initiated by him in 5 States—Arkansas, Colorado, Missouri, Rhode Island, and Texas; in 6 other States—Delaware, Michigan, Minnesota, Ohio, Washington, and Wisconsin—the claimant's interests were favored in less than 10 percent of the appeals made by him.

Fewer than 1,000 appeals to higher authorities were made by employers, and in 76 percent of these the previous decision was not modified against the interest of the claimant. More than half the employer appeals resulted in decisions unfavorable to the claimant's interests in only 4 States—Alabama, Maryland, Missouri, and Tennessee.

Financing the Program

Despite the sharp increase in the number and total amount of benefit payments that followed the end of the war, State funds available for unemployment benefits at the end of the year amounted to \$6,914 million, 14 percent above the balance at the end of 1944 (table 107). This amount, however, represented a decline of \$67 million from the all-time peak of \$6,981 million reached at the end of October. At the outbreak of war in December 1941, \$2,524 million was available for payment of benefits. The tremendous expansion in employment and pay rolls during the war years and the consequent decline in unemployment and benefit expenditures resulted in an increase of \$4,390 million or almost 200 percent during this 4-year period.

Since the beginning of the program,

States have paid on the average about 29 cents in benefits for each \$1 of premiums collected. In 1945, benefit payments represented 38 cents for each \$1 collected in the year, while in 1944 the ratio was as little as 5

Table 106.—Contributions: Average employer and employee contribution rates (percent), 1941-45

Year	All States			Experience-rating States		
	Combined employer-employee	Employer	Employee ¹	Combined employer-employee	Employer	Employee ¹
1941	2.72	2.58	1.00	2.50	2.17	1.00
1942	2.32	2.18	1.00	2.04	1.81	1.00
1943 ²	2.18	2.04	.93	1.97	1.77	.95
1944 ²	1.93	1.79	.92	1.75	1.59	.94
1945 ^{2,3}	1.8	1.7	.9	1.8	1.6	.9

¹ Only for States with employee contributions.

² Excludes effect of special war-risk contributions.

³ Preliminary.

cents on the dollar. Michigan was the only State in which benefits exceeded collections in 1945; it paid out in benefits one-fourth more than it collected in contributions. On the other hand, 27 States spent less than

20 percent of collections during the year—among them all the Mountain States,⁵ none of which, except Arizona, spent as much as 10 percent.

⁵ Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Wyoming.

Table 107.—Contributions: Amount and relation to benefits paid, by State, 1945 and cumulative through 1945

[Amounts in thousands]

Social Security Board region and State	Month and year benefits first payable	Contributions collected ¹		Interest credited ²		Benefits paid ³		Ratio (percent) of benefits to contributions		Funds available for benefits, end of 1945 ⁴	Funds available for benefits, end of 1940, as percent of taxable wages in 1945
		1945	Cumulative through 1945	1945	Cumulative through 1945	1945	Cumulative through 1945	1945	Cumulative through 1945	Amount	Percent of taxable wages in 1945
Total		\$1,161,884	\$8,998,693	\$126,505	\$535,544	\$445,866	\$2,620,229	38.4	29.1	\$6,914,009	11.8
Region I:											
Connecticut	Jan. 1938	28,412	204,068	3,209	13,054	14,850	45,137	52.3	22.1	171,985	13.1
Maine	do	6,599	51,140	666	2,230	1,750	16,253	26.5	31.8	37,117	12.1
Massachusetts	do	23,358	318,902	4,021	20,909	14,434	126,537	61.8	39.7	213,273	8.5
New Hampshire	do	3,096	30,112	404	1,850	317	9,247	10.3	30.7	22,716	5.4
Rhode Island	do	14,202	107,338	1,331	4,991	5,172	38,917	36.4	36.3	73,412	17.1
Vermont	do	1,901	15,339	228	968	327	3,587	17.2	23.4	12,720	12.8
Region II-III:											
Delaware	Jan. 1939	1,014	16,386	272	1,528	834	3,612	82.2	22.0	14,302	9.5
New Jersey	do	72,093	513,360	8,197	35,208	36,444	109,440	50.5	21.3	439,128	16.9
New York	Jan. 1938	188,721	1,405,730	17,971	68,948	59,314	486,923	31.4	34.6	987,755	12.1
Pennsylvania	do	62,517	506,281	11,295	46,643	26,526	242,355	42.4	30.1	610,539	11.8
Region IV:											
District of Columbia	do	1,754	49,058	813	4,616	357	9,851	20.4	20.1	43,823	13.3
Maryland	do	23,380	160,857	2,327	8,367	9,650	42,600	41.3	26.5	126,624	12.4
North Carolina	do	17,270	127,299	1,924	7,596	1,838	26,512	10.6	20.8	108,383	16.4
Virginia	do	8,585	84,718	1,184	5,454	1,127	23,995	13.1	28.3	66,177	9.7
West Virginia	do	10,247	95,283	1,279	5,365	2,490	29,592	24.3	31.1	71,056	5.2
Region V:											
Kentucky	Jan. 1939	12,757	100,292	1,583	7,721	2,439	18,759	19.1	18.7	89,254	15.8
Michigan	July 1938	62,180	473,399	5,126	22,736	77,228	247,108	124.2	52.2	249,026	7.3
Ohio	Jan. 1939	63,307	537,451	8,770	41,554	21,485	98,850	31.5	18.4	480,185	11.4
Region VI:											
Illinois	July 1939	71,887	643,902	9,472	46,548	36,359	180,184	50.6	28.0	510,266	11.4
Indiana	Apr. 1938	29,286	236,357	3,372	14,071	12,757	68,518	43.6	29.0	181,911	10.3
Wisconsin	July 1936	32,610	203,582	3,304	14,964	12,264	33,045	13.1	16.2	185,501	13.9
Region VII:											
Alabama	Jan. 1938	9,547	90,872	1,227	5,241	6,515	32,235	68.2	35.5	63,879	9.6
Florida	Jan. 1939	12,725	78,431	1,018	3,798	2,364	23,912	18.6	30.5	58,317	9.7
Georgia	do	14,004	94,426	1,448	6,262	4,235	20,731	30.2	22.0	79,958	7.9
Mississippi	Apr. 1938	6,069	34,709	459	1,621	662	9,535	10.9	27.5	26,794	12.0
South Carolina	July 1938	5,429	46,452	705	3,236	393	9,973	7.2	21.5	39,715	11.1
Tennessee	Jan. 1938	20,783	117,487	1,534	5,317	3,296	34,090	15.9	29.0	88,713	10.6
Region VIII:											
Iowa	July 1938	10,998	77,704	1,117	4,762	2,231	19,431	20.3	25.0	63,035	12.3
Minnesota	Jan. 1938	20,730	130,459	1,626	6,552	2,541	42,613	12.3	32.7	94,397	11.4
Nebraska	Jan. 1939	3,860	30,755	479	2,232	497	6,241	12.9	20.3	26,746	10.5
North Dakota	do	759	6,962	94	492	22	2,115	2.9	30.4	5,340	11.1
South Dakota	do	590	7,281	119	680	35	1,418	5.9	19.5	6,543	11.9
Region IX:											
Arkansas	do	6,200	38,121	536	2,154	1,126	9,754	18.2	25.6	30,522	9.8
Kansas	do	10,245	62,920	986	4,021	3,607	12,830	35.2	20.4	54,111	8.1
Missouri	do	27,243	185,892	2,927	13,955	9,916	40,900	36.4	21.6	159,758	12.3
Oklahoma	Dec. 1938	6,714	59,941	870	4,260	3,341	17,709	49.8	29.5	46,493	9.5
Region X:											
Louisiana	Jan. 1938	17,991	110,264	1,429	5,411	3,553	34,261	19.7	31.1	81,414	12.8
New Mexico	Dec. 1938	1,907	13,554	182	791	24	3,795	1.2	28.0	10,550	10.3
Texas	Jan. 1938	18,302	186,652	2,834	13,492	3,967	44,831	21.7	24.0	155,313	8.7
Region XI:											
Colorado	Jan. 1939	5,190	44,189	633	2,964	192	11,173	3.7	25.3	35,981	12.1
Idaho	Sept. 1938	2,648	21,532	1,025	100	7,161	3.8	33.3	15,396	14.6	
Montana	July 1939	3,541	25,896	333	1,453	132	8,023	3.7	31.0	19,326	14.5
Utah	Jan. 1938	4,894	34,302	469	1,629	445	9,020	9.1	26.3	26,911	15.1
Wyoming	Jan. 1939	1,171	11,036	146	655	16	3,407	1.4	30.9	8,284	11.1
Region XII:											
Arizona	Jan. 1938	3,528	25,389	352	1,272	660	6,902	18.7	27.2	19,759	11.9
California	do	154,534	974,826	13,251	50,659	55,277	288,836	35.8	29.5	736,649	14.2
Nevada	Jan. 1939	1,677	13,155	187	627	96	3,199	5.7	24.3	10,583	19.2
Oregon	Jan. 1938	14,324	91,538	1,327	4,460	2,798	21,574	19.5	23.6	74,423	11.3
Washington	Jan. 1939	32,774	175,911	2,730	9,146	7,772	31,940	23.7	18.2	153,117	13.6
Territories:											
Alaska	do	1,452	9,454	145	464	88	1,458	6.1	15.4	8,461	20.2
Hawaii	do	1,875	17,699	328	1,590	6	921	.3	5.2	18,369	9.5

¹ Contributions, penalties, and interest from employers, and contributions from employees; includes refunds of \$40,562,000 deposited June 30, 1938, by Federal Government in unemployment trust fund accounts of 15 States, collected on pay rolls for 1936 under title IX of Social Security Act; excludes contributions through June 1939 from railroads and other groups subject thereafter to Railroad Unemployment Insurance Act. Adjusted for refunds of contributions and for dishonored contribution checks. 1945 standard contribution rates (percent of taxable wages) were: for employers, 2.7 percent except in Michigan where rate was 3.0 percent; for employees, 1.0 percent in Alabama, California, and New

Jersey, and 0.5 percent in Rhode Island. Experience rating resulting in modified employer contribution rates, effective in 45 States in 1945.

² Earnings of funds in State accounts in Federal unemployment trust fund.

³ Adjusted for voided benefit checks; includes benefits paid through June 1939 to employees of railroads and other groups subject thereafter to Railroad Unemployment Insurance Act.

⁴ Sum of balances in State clearing accounts, benefit-payment accounts, and State accounts in Federal unemployment trust fund.

Quarter of 1945 Benefits paid per \$1 of collections in quarter

First	\$0.08
Second	.07
Third	.25
Fourth	1.35

During the fourth quarter, 18 States spent more for benefits than they collected. On the other hand, even in that quarter the ratio for 11 States was less than 20 percent.

At the end of the year, funds available for benefits equaled 11.8 percent of taxable wages paid in 1945. This was equivalent to more than 4 years of collections on 1945 pay rolls at the

Table 108.—Contributions: Effect of experience rating on revenues, by State, 1941-45

Type of plan and State	Date experience rating became effective	Maxi-mum rate (percent)	Mini-mum rate (percent)	Average employer contribution rate ¹ (percent)					Percent of rated accounts with reduced rates, 1945	Reduction in revenue ²				
				1941	1942	1943	1944	1945		Amount (in thousands)		Percent		
										1945	Cumulative, 1939-45	1945	Cumulative, 1939-45	
Total, 51 States				2.58	2.18	2.04	1.79	1.7		\$623,580	\$1,923,990	39.3	21.8	
Total, States with experience rating				2.17	1.81	1.77	1.59	1.6	91.0	623,580	1,923,990	40.8	22.6	
Reserve-ratio plan:														
Arizona	Jan. 1942	3.6	1.0		2.51	2.33	2.12	1.9	83.4	1,332	3,305	29.6	13.3	
Arkansas	Apr. 1942	2.7	1.0		2.47	2.16	2.06	2.1	86.8	1,872	5,403	22.2	13.7	
California	Jan. 1941	2.7	1.0	2.48	2.45	2.28	2.17	2.1	62.0	31,162	99,941	22.2	14.1	
Colorado ³	Jan. 1942	3.6	.9		1.98	1.92	1.70	1.6	88.9	3,269	10,571	40.7	22.8	
District of Columbia	July 1943	2.7	.1			1.71	.50	.4	94.7	7,590	17,558	85.2	32.9	
Georgia	Jan. 1942	2.7	1.0		2.07	2.11	1.98	1.9	93.2	5,813	18,566	29.6	18.3	
Hawaii	Apr. 1941	2.7	0	1.65	1.54	1.38	1.21	1.1	98.8	2,456	9,832	59.3	41.5	
Idaho	July 1943	2.7	1.5			2.53	2.43	2.2	83.9	526	1,095	18.5	5.8	
Indiana ³	Jan. 1940	2.7	.135	2.29	1.91	1.97	1.85	1.6	86.1	19,428	62,398	40.7	23.8	
Iowa ³	Jan. 1942	3.6	.9		1.85	1.92	1.68	1.4	89.2	6,662	19,186	48.1	25.2	
Kansas	Jan. 1941	2.7	.9	2.07	2.20	2.09	2.10	2.1	92.9	2,810	12,813	22.2	18.8	
Kentucky ³	do	2.7	0	2.68	2.32	2.18	2.08	1.9	76.4	4,516	12,507	29.6	15.3	
Louisiana	Oct. 1945	2.7	.9					2.4	85.2	1,902	1,902	11.1	2.0	
Maine	July 1943	2.7	1.5			2.50	2.28	2.2	90.2	1,540	3,639	18.5	7.5	
Missouri ³	Jan. 1942	4.1	0		1.52	1.57	1.73	1.5	89.3	15,593	56,808	44.4	28.9	
Nebraska ³	Jan. 1940	2.7	.5	1.38	1.56	2.02	1.74	1.3	92.5	3,557	12,485	51.9	34.1	
New Hampshire	Jan. 1941	2.7	.5	2.54	2.38	2.21	1.81	1.7	86.1	1,828	5,007	37.0	17.5	
New Jersey	Jan. 1942	3.6	.9		1.64	1.87	1.85	1.7	83.1	25,939	97,611	37.0	24.2	
New Mexico	do	3.6	.9		2.17	2.17	1.97	1.9	84.7	817	2,319	29.6	16.7	
North Carolina ³	Jan. 1943	2.7	.27			2.65	2.44	2.1	72.9	3,963	6,290	22.2	5.5	
North Dakota	Jan. 1942	2.7	.5		1.95	1.86	1.64	1.5	90.4	577	1,672	44.5	23.3	
Ohio ³	do	3.5	.7		1.25	1.48	1.49	1.4	98.1	54,567	209,993	48.1	33.2	
Oregon	July 1941	4.0	1.0	2.65	2.41	2.31	2.23	2.0	85.4	4,609	12,525	25.9	13.4	
South Carolina ³	Jan. 1942	3.6	.9		1.98	1.74	1.86	1.5	93.3	4,290	12,529	44.4	24.1	
Tennessee	July 1944	3.3	1.0				2.60	2.3	82.2	3,359	4,208	14.8	3.9	
West Virginia	Jan. 1941	2.7	.5	2.42	2.14	1.76	1.62	1.4	94.7	8,904	27,156	48.1	26.3	
Wisconsin ³	Jan. 1938	4.0	0	1.49	1.55	1.78	1.83	1.0	75.9	22,747	74,984	63.0	39.0	
Benefit-wage-ratio plan:														
Alabama	Apr. 1941	2.7	.5	2.08	1.59	1.25	1.00	1.8	49.9	12,708	43,212	70.4	45.2	
Delaware	Jan. 1942	3.0	.5		.98	.79	.68	.6	100.0	3,166	12,093	77.8	49.6	
Illinois	Jan. 1943	3.6	.5			1.36	1.16	1.0	89.9	76,013	206,267	63.0	30.4	
Massachusetts	Jan. 1942	2.7	.5		1.52	1.28	.94	.9	96.0	45,121	151,352	66.7	39.1	
Oklahoma	do	2.7	.5		1.69	1.58	1.37	1.8	98.1	9,328	25,165	70.4	36.2	
Pennsylvania	Jan. 1944	2.7	1.0				1.21	1.4	99.2	67,401	147,658	48.1	18.1	
Texas	Jan. 1941	2.7	.5	1.60	1.56	1.42	1.24	.9	99.1	32,275	110,392	66.7	42.9	
Virginia	do	2.7	1.0	1.75	1.59	1.50	1.21	1.1	99.8	10,938	44,723	59.3	39.8	
Benefit-ratio plan:														
Florida	Jan. 1942	2.7	.7		2.27	2.24	2.10	2.0	94.6	4,204	12,283	25.9	15.3	
Maryland	July 1943	2.7	.9		2.01	1.51	1.4	1.4	96.2	13,269	33,649	48.1	21.8	
Michigan ⁷	Jan. 1942	4.0	1.0		1.69	1.60	1.17	2.1	80.5	30,614	195,383	30.0	33.0	
Minnesota ³	Jan. 1941	3.25	.5	2.05	1.95	1.56	1.61	1.6	80.3	9,121	36,287	40.7	28.8	
Nevada	July 1945	4.5	1.0					2.4	88.9	165	165	11.1	1.4	
Wyoming	Jan. 1942	3.5	.5		2.66	1.93	1.67	1.7	95.9	749	2,086	37.0	18.7	
Combined reserve-ratio and benefit-ratio plan:														
South Dakota ³	Jan. 1940	2.7	0	1.65	1.57	1.16	1.01	.9	84.0	992	3,827	66.7	42.0	
Vermont	Jan. 1941	2.7	1.5		2.46	2.10	2.38	2.01	84.4	893	2,609	33.3	16.8	
Compensable-separations plan: Connecticut	Apr. 1941	2.7	1.5	2.29	2.09	2.09	2.12	2.1	88.8	7,879	37,450	22.2	17.5	
Pay-roll variation plan: New York	July 1945	2.7	(v)					2.0	99.9	57,086	57,086	25.9	4.7	

¹ Preliminary estimates for 1945; in addition 1945 rates do not include effect of voluntary contributions collected from employers during the year. Effect of special war-risk contribution provisions excluded for 1943, 1944, and 1945; rates may be materially affected in States which provide for war-risk contributions. See footnotes 3 and 4.

² For 1945, based on estimated 1945 contribution rates and taxable pay roll; for 1939-44, represents difference between estimated yield at standard rate and actual contributions due. No allowance made for additional revenue collected under provisions for employee contributions and special war-risk contributions; nor is allowance made for voluntary contributions from employers in 1945. See footnotes 3 and 4.

³ State law provides for voluntary contributions.

⁴ State law provides for war-risk contributions. See table 111.

⁵ Minimum rate was 1.0 percent until June 30, 1945, after which it was changed to 0.5 percent.

⁶ Minimum rate was 1.7 percent until June 30, 1945, after which it was changed to 0.7 percent.

⁷ In Michigan the standard rate is 3.0 percent; in all other States it is 2.7 percent.

⁸ Estimated.

⁹ Minimum rate does not apply. Experience-rating plan provides for credit allowances against current contributions.

standard 2.7-percent rate of tax collections, or more than 6 years at the actual average employer and employee rate of 1.9 percent (including war-risk contributions). The reserves of individual States, however, ranged from 7.3 percent of taxable pay rolls in Michigan to 20.2 percent in Alaska.

Employer Contribution Rates

Continued declines in contribution rates under the experience-rating provisions of State laws were largely responsible for an 11.8-percent drop in collections—from \$1,317 million in 1944 to \$1,162 million in 1945—for the wages on which these collections were based declined only 3.6 percent.

Experience rating went into effect in three additional States in 1945—Louisiana, Nevada, and New York; as a result, the average rate (combined employer-employee contribution)⁶ for the Nation declined to 1.8 percent from 1.9 percent in 1944. In general,

⁶ Excludes effect of war-risk provisions effective in 10 States in 1944 and 12 States in 1945.

Table 109.—Contributions: Percentage distribution of active accounts eligible for modified rates, by employer contribution rate,¹ for each type of experience-rating plan and State, rate years beginning in 1945

Type of plan and State ²	Total number of active accounts ³	Number	Percent of all active accounts	Active accounts eligible for rate modification										
				Percentage distribution by employer contribution rate								Rate in specified interval		
				Rate below standard ⁴	Stand-ard rate ⁴	Rate above stand-ard ⁴	0.0	0.1-0.9	1.0-1.8	1.9-2.6	2.7	2.75-3.6	3.7-4.5	
Total, 45 States	830,514	839,099	64.9	91.0	7.1	1.9	1.9	28.1	49.0	12.0	7.1	1.9	0.1	
Reserve-ratio plan														
Arizona	4,156	2,755	66.4	83.4	13.2	3.4	4.4	30.6	39.4	9.9	14.4	1.3	.1	
Arkansas	18,153	10,145	55.9	86.8	13.2				49.2	34.3	13.2	3.4		
California	50,701	33,027	65.1	62.0	38.0				57.4	29.4	13.2			
Colorado ⁵	3,956	2,884	72.9	88.9	8.0	3.1			42.2	19.8	38.0			
District of Columbia	15,731	10,446	66.4	94.7	5.3			65.8	23.1		8.0	3.1		
Georgia ¹⁰	8,695	5,872	67.5	93.2	6.8			92.7	1.6	4	5.3			
Hawaii	5,738	3,110	54.2	98.8	1.2			29.4	35.9	31.1	2.5	1.2		
Idaho	7,433	4,568	61.5	83.9	16.1				38.4	45.6	16.1			
Indiana ⁷	11,366	9,866	86.8	86.1	13.9			63.5	22.6		13.9			
Iowa ⁹	7,628	6,808	76.1	89.2	7.1	3.7		63.5	25.7		7.1	3.7		
Kansas ¹⁰	5,273	3,742	71.0	92.9	7.1			23.8	63.0	6.0	7.1			
Kentucky ⁹	8,826	6,510	73.8	76.4	23.6			26.1		50.3		23.6		
Louisiana	11,870	8,586	72.3	85.2	14.8				70.9	11.3	2.9	14.8		
Maine	3,538	2,653	75.0	90.2	9.8				71.4	18.8	9.8			
Missouri ⁹	14,378	9,209	64.0	89.3	6.6	4.0	17.0	49.3	23.1		6.6	4.0	0	
Nebraska ⁹	4,263	3,407	79.9	92.5	7.5			67.7	14.3	10.5	7.5			
New Hampshire	3,999	2,999	75.0	86.1	13.9			25.4	53.8	6.9	13.9			
New Jersey	18,515	14,886	80.4	83.1	12.8	4.0		54.8	28.4		12.8	4.0		
New Mexico	5,885	3,167	53.8	84.7	12.0	3.3		52.5	32.2		12.0	3.3		
North Carolina ⁹	8,479	6,887	81.2	72.9	27.1			8.4	40.1	24.4	27.1			
North Dakota	1,531	1,137	74.3	90.4	9.6				69.0	21.5	9.6			
Ohio ⁹	50,470	37,183	73.7	98.1	.8	1.1		44.4	49.0	4.7	.8	1.1		
Oregon	9,815	7,138	72.7	85.4	11.4	6	11	60.0	56.3	29.1	11.4	0	0	
South Carolina ⁹	4,335	2,930	67.6	93.3	5.1	1.6		58.1	32.5	2.7	5.1	1.6		
Tennessee	7,290	5,469	75.0	82.2	7.2	10.5			66.0	16.3	7.2	10.5		
West Virginia	4,492	3,069	68.3	94.7	5.3			58.2	33.0	3.5	5.3			
Wisconsin ⁹	14,864	13,493	90.8	20.9	3.2	41.0			35.0		20.9	2.2	1.0	
Benefit-wage-ratio plan	291,452	159,514	54.7	97.0	1.2	1.9		40.5	53.9	2.5	1.2	1.9		
Alabama ¹⁰	6,179	4,290	69.4	99.9	.1			95.3	4.1	.5	.1			
Delaware	4,551	3,711	81.5	100.0			(12)	99.4	.6	0		(12)		
Illinois ¹⁰	40,236	29,549	73.4	89.9		10.1		62.0	21.5	6.4		10.1		
Massachusetts	73,737	27,151	36.8	96.0	4.0			82.2	10.9	2.9	4.0			
Oklahoma ¹⁰	6,474	4,775	73.8	98.1	1.9			73.9	19.9	4.3	1.9			
Pennsylvania	132,219	69,714	52.7	99.2	.8			97.7	1.5	.8				
Texas	19,357	13,500	69.7	99.1	.9			93.4	5.1	.6	.9			
Virginia	8,699	6,824	78.4	99.8	.2			99.3	.5	.2				
Benefit-ratio plan	70,269	51,979	74.0	85.6	5.9	8.5		35.6	42.8	7.3	7.5	7.7	.8	
Florida ¹⁰	7,975	4,865	61.0	94.6	5.4				91.9	2.6	5.4			
Maryland ¹⁰	12,628	9,513	75.3	96.2	3.8			88.1	6.8	1.4	3.8			
Michigan ⁴	18,679	14,669	78.5	80.5	16.1	3.4			78.5	2.0	7.16.1	6.9	2.5	
Minnesota ⁹	24,001	18,879	78.7	80.3		19.7		53.6	12.4	14.3		19.7		
Nevada	2,902	1,588	54.7	88.9	5.4	5.8			63.6	25.3	5.4	4.1	1.7	
Wyoming	4,084	2,465	60.4	95.9		4.1		0	90.9	5.0	0	4.1		
Combined reserve-ratio and benefit-ratio plan	3,353	2,620	78.1	84.2	15.8			14.5	29.6	38.1	2.0	15.8		
South Dakota ⁹	1,776	1,391	78.3	84.0	16.0			27.3	55.8	.9	.1	16.0		
Vermont	1,577	1,229	77.9	84.4	15.6				80.2	4.1	15.6			
Compensable-separations plan: Connecticut	12,456	9,432	75.7	88.8	11.2				72.0	16.8	11.2			
Pay-roll-variation plan: New York	141,604	94,605	66.8	99.9	.1				64.5	35.4	.1			

¹ Assigned for rate years beginning in 1945, as of computation date for 1945 rates. Stated as percent of taxable pay roll. Excludes effect of war-risk contributions in 12 States with such in effect. See footnote 10.

² Classified by type of plan in effect as of computation date for 1945 rates.

³ All rated and unrated accounts; excludes accounts newly subject after computation date for 1945 rates.

⁴ Standard rate is 2.7 percent in all States except Michigan, where it is 3.0 percent.

⁵ Excludes 1,196 Maryland accounts assigned standard rate under war-risk provisions of State law.

⁶ Includes accounts assigned 2.8 percent rate in Michigan. See footnote 4.

⁷ Includes accounts assigned 3.0 percent rate in Michigan. See footnote 4.

⁸ Excludes accounts assigned 2.8 percent and 3.0 percent rate in Michigan. See footnote 4.

⁹ Excludes voluntary contributions.

¹⁰ Data do not include effect of special war-risk contribution provisions in effect in State.

¹¹ Maximum statutory contribution rate under experience rating is 4.0 percent. No rate in excess of 2.7 percent assigned for 1945, however, because of size of balance in State unemployment compensation trust fund.

¹² Less than 0.05 percent.

the principle of experience rating is that employer contribution rates are adjusted on the basis of their experience with the risk of unemployment, measured by the extent to which their employees claim or receive unemployment benefits, or by other factors. The 1945 rates were based, by and large, on benefit experience in 1942-44, when in many States benefit expenditures were little if any more than the interest earned by those States on their holdings in the unemployment trust fund. Not until 1947 will the increase in unemployment benefits and decline in pay rolls following the war's end probably result in higher contribution rates under experience-rating plans.

Each of the 3 States in which experience rating first became effective in 1945 adopted a different type of plan. Starting in October, Louisiana employers were assigned rates under a reserve-ratio plan—patterned more or less after plans effective in 26 other States (table 108). In Nevada, after July 1, employers were given rates in accordance with a benefit-ratio plan somewhat similar to plans in 5 other States. New York introduced in July a novel system of varying employer contribution rates—a surplus-distribution plan with tax-credit allowances based on pay-roll variations and age of firm.

Experience rating in these three States was primarily responsible for

a decline in the national average employer rate from 1.79 percent in 1944 to about 1.7 percent in 1945 (table 108). Since their average 1945 rates were well above the average for all experience-rating States, however, the average rate for all States with experience-rating provisions remained at approximately the 1944 level (1.6 percent).

Experience rating caused collections to drop \$624 million below what would have been collectible at the standard rate¹ on 1945 wages. The reduction was 39 percent for all States combined and 41 percent for the experience-rating States. Since 1939, experience rating has reduced revenues collected by States from employers by almost \$2 billion, or 23 percent in experience-rating States and 22 percent in all States (table 108).

The average employer contribution rate in experience-rating States in 1945 ranged from 0.4 percent in the District of Columbia and 0.6 percent in Delaware to 2.3 percent in Tennessee and 2.4 percent in Louisiana and Nevada. Employers in seven States, as compared with three in 1944, contributed at an average rate of less than 1.0 percent. One State in 1944, but none in 1945, had an average rate above 2.5 percent.

Table 110.—Contributions: Industrial distribution of active and rated accounts and employer contribution rates assigned under experience rating, 45 States, rate years beginning in 1945

Employer contribution rate ¹	Total	Mining	Contract construction	Manufacturing	Transportation, communication, and other public utilities	Wholesale and retail trade	Finance, insurance, and real estate	Service industries	Miscellaneous ²
Number of accounts									
Active accounts.....	830,514	15,156	61,386	155,042	33,327	342,587	65,277	149,913	7,826
Rated accounts.....	539,099	9,256	35,308	106,844	21,671	225,511	46,619	91,153	2,707
Rated as percent of active.....	64.9	61.9	57.5	68.9	65.0	65.8	71.4	60.8	34.6
Number with reduced rates ³	490,458	7,478	26,596	96,469	20,095	209,658	44,721	83,455	1,986
Percent of rated accounts with reduced rates ³	91.0	80.5	75.3	90.3	92.7	93.0	95.9	91.6	73.4
Rate assigned:									
0.0.....	10,091	86	556	1,798	277	4,889	1,177	1,252	56
0.1-0.9.....	151,463	2,443	6,139	26,229	6,706	68,680	16,385	24,347	534
1.0-1.8.....	264,003	4,129	13,092	52,655	10,917	112,060	23,567	46,526	1,057
1.9-2.6.....	64,851	819	6,802	15,774	2,194	24,005	3,588	11,327	339
2.7 ⁴	35,944	1,216	55,444	7,662	1,263	12,515	1,473	5,840	531
2.75-3.6.....	12,209	564	3,152	2,610	293	3,243	418	1,752	177
3.7-4.5.....	538	29	123	116	21	116	11	109	13
Percentage distribution of rated accounts by industry division									
Rate assigned:									
0.0.....	100.0	0.9	5.5	17.8	2.7	48.4	11.7	12.4	0.6
0.1-0.9.....	100.0	1.6	4.1	17.3	4.4	45.3	10.8	16.1	.4
1.0-1.8.....	100.0	1.6	5.0	19.9	4.1	42.4	8.9	17.6	.4
1.9-2.6.....	100.0	1.3	10.5	24.3	3.4	37.0	5.5	17.5	.5
2.7 ⁴	100.0	3.4	15.1	21.3	3.5	34.8	4.1	16.2	1.5
2.75-3.6.....	100.0	4.6	25.8	21.4	2.4	26.6	3.4	14.4	1.4
3.7-4.5.....	100.0	5.4	22.9	21.6	3.9	21.6	2.0	20.3	2.4
Percentage distribution of rated accounts by rate									
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rate assigned:									
0.0.....	1.9	.9	1.6	1.7	1.3	2.2	2.5	1.4	2.1
0.1-0.9.....	28.1	26.3	17.4	24.5	30.9	30.5	35.1	26.7	19.7
1.0-1.8.....	49.0	44.5	37.1	49.3	50.4	49.7	50.6	51.0	39.0
1.9-2.6.....	12.0	8.8	19.3	14.8	10.1	10.6	7.7	12.4	12.5
2.7 ⁴	6.7	13.1	15.4	7.2	5.8	5.5	3.2	6.4	19.6
2.75-3.6.....	2.3	6.1	8.9	2.4	1.4	1.4	.9	1.9	6.5
3.7-4.5.....	.1	.3	.3	.1	.1	.1	(8)	.1	.5

¹ Percent of taxable pay roll. Excludes war-risk tax.

² Agriculture, forestry, and fishing and establishments not elsewhere classified.

³ Includes Michigan accounts assigned 2.8-percent rate. See footnote 4.

⁴ Standard rate for all States except Michigan, where it is 3.0 percent.

⁵ Less than 0.05 percent.

¹ Excluding war-risk contributions.

The type of experience-rating plan in operation in the State largely determines the proportion of employers who contribute at reduced rates (table 109) and, to some extent, the average contribution rate. Under the New York pay-roll-variation plan, 99.9 percent of the rated employers were assigned rates below 2.7 percent. For the eight States with the benefit-wage-ratio plan, the proportion of

² The standard rate is 2.7 percent except in Michigan, where it is 3.0 percent.

rated employers with reduced rates was 97.0 percent. Employers in these eight States also contributed at lower rates on the average than employers in States with other types of plans; in five of the benefit-wage-ratio States the average rate was less than 1.0 percent.

Among the six States using the benefit-ratio plan the proportion of rated accounts assigned reduced rates ranged from 80.3 percent in Minnesota to 96.2 percent in Maryland and averaged 85.6 percent. The range in the average contribution rates in these States was from 1.4 percent in Maryland to 2.4 percent in Nevada.

In South Dakota and Vermont, which have combined reserve-ratio and benefit-ratio plans, 84.2 percent of rated firms contributed at rates below the standard 2.7 percent; the average rates were 0.9 and 1.8 percent respectively.

Of the rated employers in Connecticut, which has a compensable-separations plan, 88.8 percent had reduced rates, and the average rate was 2.1 percent.

The largest number of experience-rating States have the reserve-ratio plan; for all 27 of these States com-

bined, the proportion of rated employers with reduced rates was 84 percent. Only in the District of Columbia among these States was the average rate less than 1.0 percent, and in 9 others the average rate was 2.0 percent or more.⁸

The nature of the employer's industry is also important in determining the impact of experience-rating plans. In 1945, as in previous years, employers in industries subject to only minor seasonal or erratic changes in employment or pay rolls benefited more from experience rating than did other industries (table 110). In finance, insurance, and real estate, for example, more than 70 percent of the firms were eligible for rate modification—a higher proportion than in any other division—and of the firms eligible, 96 percent were assigned rates below the standard rate—again a larger proportion than in any other industry division. Firms in contract construction (except for the miscellaneous group) had the lowest pro-

portion (58 percent) of active accounts eligible for rate modification of any division and the smallest percentage of eligible accounts assigned reduced rates (75 percent).

The manufacturing, public utilities, and trade divisions each had about two-thirds, and the mining and service industry divisions each had about 61 percent of all accounts eligible for rate modification. Reduced rates were given to at least 9 in every 10 rated firms in each of the industry divisions except mining and construction. The finance, insurance, and real estate division had the highest proportion of accounts (38 percent) with rates of less than 1.0 percent. At the other extreme, only 19 percent of contract construction accounts had rates below 1.0 percent.

War-Risk Contributions

Provisions for special war-risk contributions⁹ from employers were in operation in 9 States in 1943, in 10

⁸ For discussion of State differences in the effect of experience-rating provisions, see Gallagher, Rachel S., "State Differences in Unemployment Compensation Employer Taxes," *Social Security Bulletin*, October 1945, pp. 7-16.

⁹ For detailed explanation of war-risk provisions in State unemployment insurance laws see Friedman, Gladys R., "War-Risk Contribution Provisions in State Unemployment Compensation Laws," *Social Security Bulletin*, May 1944, pp. 4-8.

Table 111.—Contributions: Effect of war-risk provisions on employer contribution rates and revenues, by State, 1944 and 1943

[Amounts in thousands]

State	Effective date of war-risk provisions	Average employer contribution rate (percent)				Reduction in revenue under normal experience-rating provisions				Additional revenue from war-risk contributions ²				Net reduction in revenue			
		Excluding war-risk contributions ¹		Including war-risk contributions		Ameunt		Percent		Ameunt		As percent of contributions under normal experience-rating provisions		Ameunt		Percent	
		1944	1943	1944	1943	1944	1943	1944	1943	1944	1943	1944	1943	1944	1943	1944	1943
All States		1.79	2.04	1.92	2.09	\$566,887	\$403,778	34	25	\$75,265	\$32,549	7	3	\$491,622	\$371,229	30	23
All experience-rating States		1.59	1.77	1.74	1.85	566,887	403,778	42	35	75,265	32,549	10	4	491,622	371,229	37	32
All war-risk States		1.43	1.59	1.90	1.86	197,604	122,220	46	41	75,265	32,549	33	19	122,339	89,671	29	30
Alabama	April 1943	1.00	1.25	1.31	1.42	11,768	9,475	63	54	2,131	1,116	31	14	9,637	8,359	52	47
Florida	July 1943	2.10	2.24	2.25	2.33	3,650	2,632	32	17	3,914	523	3	7	2,736	2,109	317	14
Illinois	do	1.16	1.36	1.66	1.53	72,559	57,695	57	50	23,558	7,142	43	12	49,001	50,553	38	43
Iowa	do	1.68	1.92	2.40	2.20	5,203	3,786	38	29	3,672	1,385	43	15	1,531	2,401	11	18
Maryland	do	1.51	2.01	2.28	2.49	12,581	7,799	44	26	8,160	5,487	51	24	4,421	2,312	16	8
Minnesota	January 1943	1.61	1.56	2.33	2.29	9,286	9,296	40	42	6,124	5,961	45	47	3,162	3,335	14	15
Missouri	July 1943	1.73	1.57	2.02	1.68	12,601	14,241	36	42	3,750	1,400	17	7	8,851	12,841	25	38
Ohio	January 1944	1.49	—	1.71	—	51,449	45	9,355	—	15	—	42,094	—	37	—	—	—
Oklahoma	January 1943	1.37	1.58	1.45	1.80	6,571	5,400	49	41	429	1,052	6	14	6,142	4,348	46	33
Wisconsin	July 1943	1.83	1.78	3.08	2.44	11,936	11,896	32	34	17,172	8,483	469	437	4,50,236	4,3,413	4514	410

¹ Actual ratio (percent) of employer contributions to taxable wages reported by State agency, adjusted to exclude estimated additional contributions from war-risk provisions.

² Estimated increase in revenue over amount collectible on taxable wages in absence of war-risk contribution provisions.

³ Preliminary estimate.

⁴ Includes effect of 0.5-percent special postwar reserve tax.

⁵ Represents an increase over revenue due at the standard rate.

in 1944, and in 12 in 1945. Data are available, however, only for 1943 and 1944. Under these provisions, employers whose pay rolls in 1943 or 1944 exceeded past pay rolls by a certain proportion—and, in half the States, new employers—were generally required to contribute at an increased rate. About half these States exempted smaller firms from war-risk contributions. A higher rate was imposed on the assumption that employers whose pay rolls had increased substantially during the war probably would lay off large numbers of workers at the end of the war and cause a severe drain on the unemployment trust funds. The war-risk provisions were designed to exact additional contributions from such employers at a time when they were best able to make such payments. In addition to these war-risk provisions, Wisconsin levied a flat 0.5-percent tax on total taxable pay rolls of all subject employers. The revenue resulting from this tax was placed in a special postwar reserve fund.

The beginning and ending dates of the war-risk provisions are:

Alabama	Apr. 1, 1943–Mar. 31, 1946.
Florida	July 1, 1943–Indefinite.
Georgia	Jan. 1, 1945–Dec. 31, 1946.
Illinois	July 1, 1943–Dec. 31, 1945.
Iowa	July 1, 1943–Dec. 31, 1945.
Kansas	Jan. 1, 1945–Dec. 31, 1945.
Maryland	July 1, 1943–Oct. 1, 1945.
Minnesota	Jan. 1, 1943–June 30, 1947, or termination of war, whichever is earlier.
Missouri	July 1, 1943–June 30, 1945.
Ohio	Jan. 1, 1944–Dec. 31, 1947.
Oklahoma	Jan. 1, 1943–Indefinite.
Wisconsin	July 1, 1943–Indefinite.

On a national scale the impact of the war-risk provisions has been relatively light (table 111). They raised the average employer contribution rate from 2.04 to 2.09 percent in 1943 and from 1.79 to 1.92 percent in 1944. In the war-risk States, however, these special taxes increased revenue by \$32.5 million (19 percent) in 1943 and by \$75.3 million (33 percent) in 1944. Only 5.6 percent of the employers in war-risk States in 1943 and 11.0 percent in 1944 were required to pay these higher taxes (table 112). In these States, the average rate was raised from 1.59 to 1.86 percent in 1943 and from 1.43 to 1.90 percent in 1944. In Wisconsin in 1944, these special taxes brought the average contribution rate to 3.08 percent and increased revenue

14 percent over the amount which would have been collected at the standard rate and 69 percent over the amount at the "normal" experience-rating rate.¹⁰ In 1943 and 1944, contributions in the war-risk States would have fallen 41 and 46 percent, respectively, below collections at the standard 2.7-percent rate if war-risk provisions had not been in effect; as it was, the revenue reduction was approximately 30 percent in each year.

Several factors caused the increase in revenues from war-risk provisions in 1944. These provisions were in effect in 10 States throughout the year, while in 1943 only 2 of the 9 States with such provisions collected these special taxes for all 12 months. Moreover, the rise in pay rolls in 1944 increased the number of firms liable for these contributions and the payroll base to which the contributions were applied.

Although complete data are not yet available for 1945, contributions resulting from war-risk provisions almost certainly declined sharply below 1944 levels despite the fact that 12 States required such taxes during the year. It is estimated that the addition of war-risk contributions raised the average employer-employee contribution rate for 1945 from 1.8 percent to about 1.9 percent. Employers in Georgia and Kansas became subject to war-risk taxes at the beginning of 1945, but these special pro-

¹⁰ "Normal" refers to the rate yielded by the rate-modification provisions in State laws other than the provision for war-risk contributions and, in Wisconsin, special postwar reserve contributions.

visions were terminated in Missouri at the end of June and in Maryland at the beginning of October. In the other war-risk States the pay rolls of most liable firms declined in 1945 so that the war-risk tax applied to a smaller base. In fact, the drop in pay rolls was probably so sharp in some firms that they were no longer liable for the special tax.

The normal tax rate in 1944 was lower for the war-risk States as a group than for all other experience-rating States combined—1.43 percent as compared with 1.64 percent. Normal experience-rating provisions, however, had reduced tax rates considerably more in some of the non-war-risk States than in the States which added these special taxes. In 1944, for example, Alabama's normal employer rate of 1.00 percent, the lowest among the war-risk States, was higher than the average tax rate in the District of Columbia (0.50 percent), Delaware (0.68 percent), and Massachusetts (0.94 percent). South Dakota, another non-war-risk State, had an average rate of 1.01 percent, lower than the Illinois rate of 1.16 percent. Nine non-war-risk States had lower average normal rates than Oklahoma, Ohio, Maryland, and Minnesota, all war-risk States. The remaining war-risk States ranked among the 42 experience-rating States with respect to their average normal tax rate in 1944 as follows: Iowa, nineteenth; Missouri, twenty-first; Wisconsin, twenty-fourth; and Florida, with a normal tax rate of 2.10 percent, thirty-third.

Table 112.—Contributions: Number of active and war-risk accounts, by State, 1944 and 1943

State	1944			1943		
	All active accounts	War-risk accounts		All active accounts	War-risk accounts	
		Number	Percent of active accounts		Number	Percent of active accounts
Total	1 169,737	1 18,646	1 11.0	137,343	7,636	5.6
Alabama	6,753	192	2.8	6,146	236	3.8
Florida	7,483	1,203	16.1	7,470	693	9.3
Illinois	39,717	2,551	6.4	42,355	689	1.6
Iowa	7,498	575	7.7	7,832	326	4.2
Maryland	12,836	3,382	26.3	14,591	2,999	20.6
Minnesota	24,650	274	1.1	26,423	297	1.1
Missouri	(1)	(1)	(1)	12,939	647	5.0
Ohio	50,245	7,969	15.9	6,155	249	4.0
Oklahoma	6,514	592	9.1	—	—	—
Wisconsin	14,041	2 1,905	2 13.6	13,432	2 1,500	2 11.2

¹ Excludes Missouri; war-risk data not available.

² Excludes accounts subject to only the 0.5-percent special postwar reserve tax applicable to all accounts.

Employment and Wages

Employment and Wages Covered by State Laws, 1945

With the surrender of Japan in August 1945 the downward trend in employment covered by State unemployment insurance laws, begun in 1943, was sharply accentuated. Covered employment, which had decreased 9 percent from the peak month of June 1943 to July 1945, dropped an additional 8 percent in the following 3 months. The deflation of the covered employed labor force was quickly completed, however; from the postwar low of 26.3 million in October, covered employment increased slightly in the rest of the year to a level 22 percent above the prewar December 1939 figure, but 14 percent below the wartime peak of 31.3 million in June 1943 (table 80).

Employment

Employment covered by State unemployment insurance laws is only a part of total civilian employment; it is estimated that 52.3 million civilians were working for others or were self-employed during an average week in the latter half of 1945, and that only about 51 percent, or 26.5 million, of them were in covered employment. The number of different workers employed at some time during the year in covered employment is much larger, however, than the number employed in any 1 week; 42.5 million different workers are estimated to have been in covered employment some time during 1945—a decrease of 0.5 million from the corresponding figure for 1944.

The decrease in total covered employment from December 1944 to December 1945 was about 9 percent. Except for a slight increase from mid-February to mid-March, estimated covered employment dropped each month from 29.4 million in January to 26.3 million in October, the lowest month since April 1941 and 16 percent below the June 1943 peak. About 13 percent of the January–October decline took place by the middle of May, the month in which VE-day occurred, and about 26 percent from mid-May to mid-August, the period between

VE-day and V-day; thus 39 percent of the loss came during the 7-month period from January to August. Approximately 47 percent of the loss was concentrated between mid-August and mid-September, immediately following V-day, and about 15 percent occurred between mid-September and mid-October, the last period of the year to show a decrease. In the last 2 months of the year employment rose slightly to 26.9 million in December (table 80).

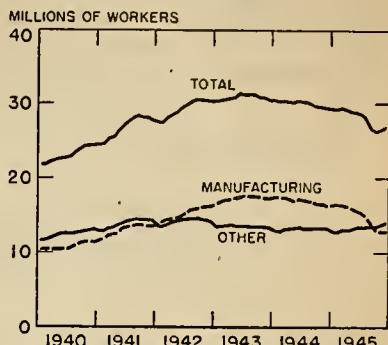
All industry divisions except mining, contract construction, and manufacturing contributed to the slight upward trend for November and December; the seasonal increases in wholesale and retail trade were, however, the most important.

Preliminary data indicate that the decline in total covered employment from December 1944 to December 1945 was concentrated in the manufacturing division, which decreased 3.4 million (21 percent); this drop was partly offset by increases in all other industry divisions, ranging from 1 to 7 percent and totaling 0.9 million, leaving a net decrease of 2.5 million (9 percent) for the total of all industries.

Industry division	Percentage change in covered employment, December 1945 from December 1944
Total	-9
Mining	+1
Contract construction	+3
Manufacturing	-21
Transportation, communication, and other public utilities	+7
Wholesale and retail trade	+7
Finance, insurance, and real estate	+5
Service industries	+6

Mainly as the result of cut-backs in war production, employment in the manufacturing division declined gradually, but at an increasing rate, during 1945 through August, with about 15 percent of the January–December loss taking place by mid-May and about 29 percent from mid-May to mid-August. Manufacturing employment dropped sharply between mid-August and mid-September when contracts were canceled after the surrender of Japan, and then leveled off in the last months of the year; ap-

Chart 14.—Number of workers covered under State unemployment insurance programs, by month, 1940-45



proximately 45 percent of the January–December decrease occurred between mid-August and mid-September, and about 11 percent later in the year. Although many of the major industry groups in manufacturing showed upward trends during the last part of the year, these increases were slightly more than offset by the large decreases in other major industry groups resulting from continued curtailment of war production, reconversion problems, labor disputes, and seasonal factors. Large declines in employment between December 1944 and December 1945 were evident in the following major industry groups: transportation equipment (except automobiles), ordnance and accessories, electrical machinery, iron and steel and their products, machinery (except electrical), chemicals and allied products, automobiles and automobile equipment, nonferrous metals and their products, apparel and other finished products made from fabrics and similar materials, and miscellaneous manufacturing industries.

In general, the trends in total covered employment for most of the States followed the trend of the Nation as a whole; the State trends were not as well-defined, however, and seasonal variations were evident. Total covered employment decreased between December 1944 and December 1945 in 36 States, and 20 of these States had relative declines that exceeded the 9 percent for the Nation as a whole. Sharp drops, exceeding 15 percent, occurred in Alaska, California, Indiana, Kansas, Michigan, Oregon, and Washington. Because of curtailment in war industries, the decreases were concentrated in the man-

ufacturing division. States which had large absolute decreases, ranging from about 100,000 to more than 300,000, were California, Illinois, Indiana, Michigan, New Jersey, Ohio, Pennsylvania, and Washington. The 15 States which had increases in covered em-

ployment from December 1944 to December 1945 were, for the most part, the less-industrialized States with relatively low monthly employment; the increases in 9 of these States were 5 percent or more and ranged up to about 17 percent in Nevada.

Total Wages

Workers in employment covered by State unemployment insurance laws received an estimated \$65.8 billion in wages and salaries during 1945 (table 80), 4.8 percent less than the \$69.1

Table 113.—Covered employment: Workers with wage credits, average employment, and total wages, by State, 1940, 1942–44

[In thousands; data corrected to Apr. 25, 1946]

State	Statutory minimum number of workers for employer coverage ¹	Workers with wage credits ²				Average employment ³				Wages ⁴			
		1940	1942	1943	1944	1940	1942	1943	1944	1940	1942	1943	1944
Total		231,900	243,000	244,000	243,000	23,096	29,349	30,821	30,026	\$32,449,899	\$54,796,162	\$66,105,176	\$69,121,077
Alabama	8 in 20 weeks	449	769	775	738	289	441	435	420	284,866	629,913	685,284	729,861
Alaska	do	24	37	45	49	13	22	23	22	23,102	53,671	73,956	88,365
Arizona	3 in 20 weeks	113	200	209	191	60	88	95	88	78,667	160,718	192,513	184,880
Arkansas	1 in 10 days ⁵	272	430	377	376	146	218	196	184	124,406	269,138	262,644	263,045
California	4 in 20 weeks	2,191	3,543	3,915	3,778	1,381	1,982	2,274	2,234	2,238,118	4,280,397	5,717,761	6,063,435
Colorado	8 in 20 weeks	225	389	347	307	133	186	174	158	177,512	324,437	321,891	303,814
Connecticut	4 in 13 weeks ⁶	755	1,031	1,000	936	495	670	675	629	749,230	1,480,690	1,693,377	1,644,692
Delaware	1 in 20 weeks	127	151	162	155	68	83	87	83	104,172	161,080	194,256	197,263
District of Columbia	1 at any time	292	370	360	339	177	199	202	192	245,417	327,375	353,284	364,556
Florida	8 in 20 weeks ⁷	508	684	718	679	252	321	358	349	263,720	441,729	614,459	654,732
Georgia	do	570	866	892	864	361	473	500	491	334,670	578,941	733,226	806,383
Hawaii	1 at any time ⁸	135	200	135	123	67	100	81	76	75,003	194,066	170,804	164,466
Idaho	do ⁹	122	178	139	134	63	78	68	66	73,092	138,635	124,832	120,924
Illinois	6 in 20 weeks	2,480	3,208	3,366	3,271	1,799	2,128	2,203	2,188	2,774,285	4,161,060	4,881,671	5,310,195
Indiana	8 in 20 weeks	901	1,341	1,400	1,320	610	822	893	864	869,883	1,616,882	2,030,605	2,098,632
Iowa	8 in 15 weeks	395	504	523	508	236	282	300	297	291,161	445,710	519,427	555,227
Kansas	8 in 20 weeks	254	507	526	474	149	242	275	259	178,916	323,455	508,754	556,656
Kentucky	4 in 3 quarters ¹⁰	428	571	560	529	266	325	323	320	304,223	483,456	555,592	608,731
Louisiana	4 in 20 weeks ¹¹	547	680	700	672	289	371	403	396	319,276	546,952	716,117	760,762
Maine	8 in 20 weeks	221	294	293	264	144	194	192	177	156,553	316,575	390,413	371,188
Maryland	4 in 20 weeks	570	954	939	852	395	553	573	521	508,613	1,018,093	1,251,343	1,186,377
Massachusetts	1 in 20 weeks ¹²	1,446	1,865	1,950	1,779	1,114	1,318	1,399	1,363	1,529,649	2,431,917	2,860,121	2,902,158
Michigan	8 in 20 weeks	1,556	2,100	2,300	2,207	1,124	1,423	1,614	1,576	1,908,505	3,423,305	4,485,226	4,508,203
Minnesota	1 in 20 weeks ¹³	528	706	744	729	373	438	467	466	501,655	748,088	895,254	947,490
Mississippi	8 in 20 weeks	245	408	357	349	117	171	164	162	104,193	203,164	213,291	234,390
Missouri	do	804	1,173	1,250	1,181	554	720	752	723	734,694	1,201,732	1,400,114	1,463,255
Montana	1 in 20 weeks ¹⁴	132	142	125	118	74	78	74	72	101,074	130,165	136,667	138,440
Nebraska	8 in 20 weeks	177	290	292	269	104	139	147	144	128,672	226,821	276,081	284,343
Nevada	1 at any time ¹⁵	48	96	80	75	24	44	39	31	35,297	105,583	96,784	72,246
New Hampshire	4 in 20 weeks	159	183	168	134	104	118	109	109	116,680	174,447	180,986	188,583
New Jersey	8 in 20 weeks	1,402	1,883	1,962	1,909	974	1,228	1,297	1,255	1,491,746	2,591,711	3,130,553	3,281,441
New Mexico	2 in 13 weeks ¹⁶	96	138	132	127	49	58	57	55	52,868	79,703	88,131	93,007
New York	4 in 15 days	4,700	5,800	6,019	5,943	3,313	3,975	3,906	3,906	5,324,391	7,638,841	8,973,191	9,606,792
North Carolina	8 in 20 weeks	714	1,061	929	777	467	586	579	552	437,137	729,411	803,007	829,746
North Dakota	do	51	63	65	65	27	29	29	30	31,789	38,723	43,460	49,130
Ohio	3 in 1 day	2,118	3,022	3,155	3,097	1,507	1,934	2,064	2,011	2,302,139	3,973,309	4,919,039	5,111,696
Oklahoma	8 in 20 weeks	308	491	521	489	185	247	273	258	242,592	411,452	517,444	536,789
Oregon	4 in 1 day ¹⁷	325	536	590	574	192	255	324	317	255,677	578,700	786,605	797,246
Pennsylvania	1 in 20 weeks	3,186	4,100	4,100	3,913	2,379	2,791	2,811	2,738	3,228,821	5,082,398	5,881,376	6,094,522
Rhode Island	4 in 20 weeks	288	402	369	325	205	267	250	234	254,210	481,688	514,137	509,106
South Carolina	8 in 20 weeks	346	496	471	433	221	279	273	255	187,013	325,884	348,698	354,416
South Dakota	do	58	95	74	72	35	42	38	37	40,646	59,182	56,419	57,661
Tennessee	do	489	761	872	880	318	429	469	489	337,815	608,236	772,032	907,564
Texas	do	1,185	1,772	1,893	1,820	672	949	1,048	1,028	832,577	1,505,991	1,966,470	2,112,099
Utah	1 at any time ¹⁸	130	229	240	187	80	116	123	100	102,090	207,948	255,526	203,782
Vermont	8 in 20 weeks	80	105	100	95	48	58	58	57	60,601	95,786	107,016	110,562
Virginia	do	597	950	870	787	358	498	488	430	397,430	796,737	802,127	787,431
Washington	1 at any time ¹⁹	452	931	1,020	1,042	294	509	555	576	414,352	1,020,322	1,345,404	1,478,362
West Virginia	8 in 20 weeks	419	537	518	506	293	353	343	332	392,544	616,141	700,038	737,520
Wisconsin	6 in 18 weeks ²⁰	683	978	1,017	1,024	462	618	661	685,399	1,175,564	1,424,564	1,576,980	
Wyoming	1 in 20 weeks ²¹	61	79	78	79	35	38	39	40	42,758	61,240	73,206	81,933

¹ An employer becomes subject to the State unemployment insurance law when he has employed the specified minimum number of workers on at least 1 day in each of the specified number of weeks within the current or preceding calendar year; coverage provisions shown are for 1944.

² Estimated number of different workers in each State who have earned wages in covered employment during some period of year. Totals adjusted to eliminate duplication due to shifting of workers between States during year.

³ Average of 12 monthly figures, each of which is a total of the number of workers in covered employment in the last pay period of each type (weekly, semimonthly, etc.) ending in month.

⁴ Total wages in covered employment for all pay periods ending in year.

⁵ For 1940, 1 or more workers in 20 weeks; for 1941, 1 or more in 10 weeks; effective Jan. 1, 1942, 1 or more in each of 10 different days.

⁶ Coverage changed from 5 or more workers in 20 weeks to 4 or more in 13 weeks, effective Jan. 1, 1942.

⁷ Or total wages of \$5,000 or more in a quarter of current or preceding calendar year, effective July 1, 1943.

⁸ Coverage changed from 1 or more workers in 20 weeks to 1 or more at any time, effective May 11, 1943.

⁹ And total wages of \$78 or more in calendar quarter.

¹⁰ Wages of at least \$50 to each of at least 4 workers during each of 3 calendar quarters; or 8 or more workers in 20 weeks of calendar year.

¹¹ For 1940, or 12 or more in 10 weeks.

¹² Coverage changed from 4 or more to 1 or more in 20 weeks, effective Jan. 1, 1943.

¹³ Except employers of less than 8 workers in 20 weeks located outside corporate limits of a city, village, or borough of 10,000 or more population.

¹⁴ For 1940, and total annual wages of \$500 or more; effective Jan. 1, 1941, or total annual wages of \$500 or more.

¹⁵ And total wages of \$225 or more in calendar quarter.

¹⁶ Or total wages of \$450 or more in calendar quarter.

¹⁷ And total wages of \$500 or more in calendar quarter.

¹⁸ And total wages of \$140 or more in calendar quarter.

¹⁹ Coverage changed from 8 or more workers in 20 weeks to 1 or more at any time, effective July 1, 1941.

²⁰ 8 or more workers in current calendar year or 6 or more in preceding calendar year, or, if employer's records do not permit accurate count of workers, total wages of \$6,000 or more in preceding calendar year; effective July 1, 1943, or total wages of more than \$10,000 in calendar quarter.

²¹ And total wages of \$150 or more in calendar quarter.

billion received in 1944, and about 54.4 percent of the total earnings during 1945 of all civilians who worked for others or who were self-employed. Although covered employment for each month of 1945 was below that for the corresponding month of 1944, total wages in covered employment for the first quarter of 1945 were greater than for the first quarter of 1944, and those for the second quarter of 1945 were only slightly below those for the second quarter of 1944; in the third and fourth quarters of 1945, however, total wages were considerably below those for the corresponding quarters of 1944, reflecting the sharp postwar drop in employment in the third quarter.

Employment and Wages Covered by State Laws, 1944

Detailed data on employment and wages covered by State unemployment insurance laws for 1944 have been summarized in tables 113-120. Average employment in covered industries decreased to 30.0 million in 1944, a drop of 2.6 percent from the 1943 level of 30.8 million, while the number of workers with wage credits declined from 44.0 million to 43.0 million (table 113). Except for a slight increase from December 1943 to January 1944 and seasonal increases in March and June, covered employment in 1944 dropped in each month of the year and in each month but January was below that for the corresponding month of 1943 (table 80). Employment in December was 3.2 percent below that for December 1943, a drop from 30,407,000 to 29,425,000. Withdrawals from civilian activities to the armed forces, completion of Government construction projects, and revisions in manufacturing production schedules because of completion, cancellation, and adjustment of war contracts to changing war needs were factors contributing to the downward trend and lower level of employment in 1944.

Industrial Differences in Employment

The 2.6-percent decrease in the general level of covered employment between 1943 and 1944 was heavily concentrated in contract construction and manufacturing; average employ-

Table 114.—Covered employment: Percentage change in employment and wages, by industry division, 1944 from 1939-43

Industry division	Average employment: Percentage change, 1944 from—					Total wages: Percentage change, 1944 from—				
	1939	1940	1941	1942	1943	1939	1940	1941	1942	1943
Total	+40.5	+30.0	+12.0	+2.3	-2.6	+137.8	+113.0	+64.0	+26.1	+4.6
Mining	+5.3	-5.2	-10.1	-10.9	-4.3	+92.8	+70.6	+42.3	+23.8	+10.4
Contract construction	+3.0	-6.6	-38.3	-51.2	-32.0	+114.9	+57.4	+1.8	-40.3	-23.2
Manufacturing	+73.8	+57.8	+30.2	+11.7	-2.1	+223.4	+177.4	+98.2	+33.8	+4.9
Transportation, communication, and other public utilities	+17.2	+12.8	+5.3	+4.4	+1.1	+68.8	+60.1	+42.5	+28.2	+10.0
Wholesale and retail trade	+11.5	+4.9	-3.8	-5	+.8	+58.4	+46.6	+25.4	+19.1	+9.7
Finance, insurance, and real estate	+5.7	-1.2	-5.7	-4.6	-1.4	+29.9	+24.8	+15.7	+10.8	+5.8
Service industries	+29.1	+22.6	+11.7	+3.0	+1.3	+86.6	+76.2	+53.3	+28.7	+11.1
Miscellaneous	-53.6	-44.3	-31.5	-14.2	-10.0	-28.6	-6.9	+7.1	+22.2	+2.2

ment decreased 465,000 (32.0 percent) in contract construction and 369,000 (2.1 percent) in manufacturing (tables 114 and 115). Other industry divisions with average employment for 1944 below that for 1943 were mining (down 4.3 percent) and finance, insurance, and real estate (down 1.4 percent). Average employment increased in only three industry divisions—transportation, communication, and other public utilities (up 1.1 percent); wholesale and retail trade (up 0.8 percent); and service industries (up 1.3 percent).

Although average covered employment in 1944 was below that for 1943—the peak year—it remained 2.3 percent above the level for 1942 and was 40.5 percent above that for 1939. These differences were largely due to differences in employment in manufacturing, which, although below that for 1943, was 11.7 percent above the level for 1942 and 73.8 percent above that for 1939. Industry divisions with average 1944 employment below the levels for 1942 as well as 1943 were mining, contract construction, and finance, insurance, and real estate. Their percentage decreases from 1942 figures were 10.9, 51.2, and 4.6 percent, respectively; the 1944 employment level for these three industry divisions was, however, 5.3, 3.0, and 5.7 percent, respectively, above that for 1939. Employment in wholesale and retail trade, although it increased somewhat from 1943 to 1944, was slightly (0.5 percent) below the level for 1942 but appreciably (11.5 percent) above that for 1939. In only two industry divisions was 1944 covered employment above that for all previous years for which data are available; these were transportation,

communication, and other public utilities—with increases of 4.4 and 17.2 percent from 1942 and 1939 figures—and service industries—with corresponding increases of 3.0 and 29.1 percent.

Starting with February, manufacturing employment dropped steadily throughout the year, except for a seasonal rise in June, which was due largely to an increase in food and kindred products and was concentrated in the canning and preserving industries (table 115). Average employment was lower in 1944 than in 1943 in 14 of the 21 major industry groups in the manufacturing division. The groups with declines of more than 50,000 were textile-mill products, 105,000; transportation equipment (except automobiles), 90,000; iron and steel and their products, 85,000; chemicals and allied products, 65,000; and machinery (except electrical), 54,000. On the other hand, the largest absolute decrease during 1944 was in transportation equipment (except automobiles), which dropped steadily throughout the year because of drastic curtailment in shipbuilding and aircraft production.

The percentage distribution of average employment by industry division changed slightly from 1943 to 1944 (table 117). The greatest change was in contract construction, which accounted for only 3.3 percent of average covered employment in 1944 as compared with 4.7 percent in 1943. Mining was the only other industry division to account for a smaller proportion than in 1943, shifting from 2.9 percent to 2.8 percent. Although average employment in manufacturing decreased from 1943 to 1944, as a proportion of total covered employ-

Table 115.—Covered employment: Employment by industry division, major industry group, and month, 1944¹

[Workers in thousands; data corrected to Apr. 25, 1946]

Industrial classification ²	Average for year			Decem- ber 1943 ⁴	Janu- ary	Febru- ary	March	April	May	June	July	Au- gust	Sep- tember	Octo- ber	No- vember	Decem- ber
	Num- ber	Per- cent of total	Per- cent change from 1943 ³													
Total.....	30,026	100.0	-2.6	30,407	30,462	30,274	30,315	30,072	30,032	30,331	30,107	30,037	29,925	29,673	29,662	29,425
Mining.....	856	2.9	-4.3	877	879	874	870	863	866	878	864	864	852	831	822	806
10.....	106	.4	-19.1	122	121	118	116	114	112	110	103	101	98	95	93	91
11.....	80	.3	-4.8	83	83	83	83	82	81	82	78	80	80	79	79	77
12.....	411	1.4	-4.7	422	428	425	421	413	412	422	418	415	409	395	391	383
13.....	182	.6	+12.3	172	173	174	175	178	182	185	187	189	188	187	186	185
14.....	76	.3	-12.7	78	75	74	75	76	78	79	79	78	77	75	74	69
Construction.....	989	3.3	-32.0	1,040	1,004	966	959	973	1,004	1,037	1,041	1,047	1,018	984	957	874
15.....	338	1.1	-46.1	382	378	361	347	342	344	350	347	345	332	319	312	284
16.....	253	.8	-36.3	272	247	235	234	245	261	275	281	283	270	253	239	207
17.....	398	1.3	-7.7	386	379	371	377	386	413	414	416	412	406	384	384	384
Manufacturing.....	16,913	56.3	-2.1	17,127	17,468	17,365	17,259	17,041	16,917	17,064	16,993	16,936	16,711	16,531	16,430	16,241
19.....	721	2.4	+6.7	693	740	735	727	718	716	729	727	720	713	702	707	712
20.....	1,433	4.8	+2.4	1,337	1,345	1,339	1,351	1,362	1,389	1,481	1,529	1,592	1,554	1,473	1,420	1,363
21.....	99	.3	-2.0	100	103	100	96	95	95	96	94	99	100	102	102	103
22.....	1,215	4.0	-8.0	1,248	1,266	1,263	1,253	1,231	1,213	1,218	1,203	1,191	1,187	1,185	1,191	1,181
23.....	1,039	3.5	-2.3	1,006	1,053	1,057	1,062	1,036	1,026	1,040	1,029	1,038	1,043	1,043	1,037	1,010
24.....	525	1.7	-5.9	545	537	533	532	521	526	539	548	549	526	504	485	485
25.....	398	1.3	-3.9	397	408	406	403	398	393	402	400	399	392	391	393	388
26.....	389	1.3	-8	386	398	397	395	388	386	390	389	388	384	382	385	380
27.....	520	1.7	+4	519	519	517	519	518	514	521	519	517	520	527	529	526
28.....	784	2.6	-7.7	811	820	806	787	775	767	773	772	774	777	782	785	786
29.....	197	.7	+5.9	184	190	191	192	194	196	199	202	203	200	200	199	199
30.....	239	.8	+4.8	238	245	244	245	243	240	241	236	238	236	235	235	235
31.....	353	1.2	-5.4	348	357	358	359	355	352	354	351	351	351	351	353	349
32.....	381	1.3	-6.6	390	390	386	386	384	381	385	380	379	374	374	376	372
33.....	1,698	5.7	-4.8	1,772	1,753	1,738	1,713	1,697	1,707	1,698	1,692	1,674	1,654	1,647	1,642	1,642
34.....	3,174	10.6	-2.8	3,364	3,469	3,435	3,395	3,321	3,262	3,201	3,147	3,079	2,997	2,972	2,926	2,885
35.....	488	1.6	-3.2	506	515	511	505	495	490	489	489	481	472	470	468	467
36.....	1,036	3.5	+8.0	994	1,047	1,050	1,048	1,054	1,049	1,062	1,048	1,039	1,021	1,014	1,003	992
37.....	1,394	4.6	-3.7	1,437	1,444	1,432	1,422	1,412	1,403	1,409	1,402	1,388	1,365	1,355	1,349	1,350
38.....	341	1.1	+5.2	350	356	351	347	340	337	339	348	341	339	329	333	335
39.....	488	1.6	-5.1	502	500	499	494	489	486	484	482	482	485	487	481	481
Transportation, etc.....	1,889	6.3	+1.1	1,858	1,875	1,868	1,890	1,878	1,892	1,905	1,908	1,907	1,903	1,886	1,884	1,874
41.....	171	.6	+1.8	168	171	171	171	171	171	172	172	172	171	169	168	168
42.....	414	1.4	-1.2	406	407	406	410	406	408	418	414	419	425	420	421	412
43.....	222	.7	+4.7	220	223	222	223	220	220	222	221	221	222	221	221	222
44.....	51	.2	+34.2	44	49	48	49	51	54	54	52	51	52	50	49	48
45.....	183	.6	+15.1	168	171	168	183	182	190	182	189	188	188	186	185	189
46.....	479	1.6	-6	479	480	481	481	479	479	484	486	482	476	475	475	471
48.....	353	1.2	-5.4	356	355	355	355	353	353	355	357	356	353	349	348	346
49.....	17	.1	0	17	17	17	17	17	17	17	17	17	17	17	17	17
Trade.....	5,993	20.0	+.8	6,186	5,890	5,853	5,959	5,926	5,929	5,974	5,869	5,868	6,027	6,082	6,235	6,309
50.....	837	2.9	+4.3	840	853	851	854	845	844	856	853	859	863	868	871	866
51.....	714	2.4	+2.3	710	715	711	713	709	714	726	707	705	725	725	720	720
52.....	284	.9	-18.9	298	284	282	285	284	285	292	289	286	283	281	277	277
53.....	1,148	3.8	-2.5	1,373	1,107	1,078	1,120	1,111	1,106	1,092	1,061	1,056	1,145	1,200	1,322	1,373
54.....	700	2.3	+2.6	687	689	691	690	700	700	704	696	693	709	706	705	707
55.....	234	.8	+2.2	234	233	232	233	232	232	236	235	235	233	233	236	239
56.....	420	1.4	+7	443	397	393	427	426	422	418	388	389	428	435	454	466
57.....	645	2.1	+1.7	657	642	637	639	637	635	643	637	639	649	647	657	676
58.....	923	3.1	+7.4	873	902	910	921	914	923	938	937	935	945	921	918	916
59.....	68	.2	-8.1	71	68	67	68	68	68	69	69	68	67	67	68	68
Finance, etc.....	1,108	3.7	-1.4	1,107	1,108	1,113	1,112	1,114	1,129	1,117	1,110	1,099	1,095	1,093	1,097	1,097
60.....	293	1.0	+1.7	289	291	292	293	294	293	299	296	294	291	289	289	292
61.....	43	.1	+2.4	42	43	43	43	43	44	44	45	44	43	43	43	43
62.....	60	.2	-9.1	62	61	61	61	61	60	61	61	60	59	59	59	60
63.....	331	1.1	-2.6	334	331	332	333	330	330	334	334	332	328	327	328	328
64.....	55	.2	-5.2	55	55	55	55	55	56	56	56	55	55	55	55	55
65.....	287	1.0	-2.0	286	288	287	289	291	293	295	287	284	282	282	281	280
66.....	29	.1	+11.5	28	29	29	29	29	29	29	29	29	29	29	29	29
67.....	10	(8)	-9.1	11	10	10	10	9	9	9	9	10	10	10	10	10
Service.....	2,225	7.4	+1.3	2,159	2,190	2,192	2,218	2,231	2,259	2,292	2,261	2,249	2,256	2,199	2,184	2,169
70.....	403	1.3	+3.1	387	386	386	389	396	404	423	440	437	413	387	384	386
72.....	588	2.0	-1.8	569	582	582	591	594	602	614	592	583	578	577	569	569
73.....	273	.9	+6.6	258	265	268	272	268	271	275	275	274	279	276	275	274
74.....	39	.1	-29.1	57	55	55	49	46	44	41	36	34	30	28	25	24
75.....	82	.3	+10.8	78	81	81	82	80	82	83	83	83	82	83	84	84
76.....	69	.2	+7.8	64	66	68	69	70	71	71	71	70	70	69	69	69
78.....	226	.8	+4.6	220	224	224	227	225	227	229	225	226	227	224	225	225
79.....	203	.7	+2.5	189	191	191	196	208	215	208	199	202	221	208	199	193
80.....	96	.3	+4.3	92	95	95	97	95	96	98	98	98	98	96	96	96
81.....	32	.1	0	32	32	32	32	32	32	33	32	32	32	31	32	32
82.....	13	(8)	0	13	14	14	14	14	14	12	10	10	12	14	15	14
83.....	49	.2	-7.5	47	48	48	48	48	48	49	50	49	50	50	51	51
86.....	133	.4	+2.3	133	133	132	134	133	132	134	134	130	129	134	134	135
90.....	15	(8)	-11.8	16	15	15	15	15	15	16	16	15	15	15	15	15
94.....	5	(8)	0	4	4	4	4	5	5	6	6	6	5	5	5	4
Miscellaneous ^b	53	.2	-10.2	53	47	46	47	49	52	53	54	56	60	63	59	55

¹ Workers in covered employment in last pay period of each type (weekly, semimonthly, etc.) ending in month.

²

ment it increased from 56.1 percent to 56.3 percent. Wholesale and retail

trade, which had 19.3 percent of average employment in 1943, increased

to 20.0 percent in 1944.

The shifts in the industrial distri-

Table 116.—Covered employment: Total wages by industry division, major industry group, and quarter, 1944¹

[Amounts in thousands; data corrected to Apr. 25, 1946]

Industrial classification	Total		January-March	April-June	July-September	October-December
	Amount	Percent of total				
	\$69,121,077	100.0	\$16,814,398	\$17,231,831	\$17,283,618	\$17,791,230
Total						
Mining						
10 Metal mining	2,161,802	3.1	544,116	564,684	545,480	507,522
261,217	.4	69,840	71,333	63,138	56,906	
201,581	.3	55,315	53,752	49,462	43,052	
1,047,120	1.5	271,007	278,849	261,795	235,469	
491,076	.7	111,657	119,939	128,485	130,905	
160,808	.2	36,297	40,811	42,600	41,100	
2,713,096	3.9	634,290	672,551	715,011	691,244	
896,975	1.3	228,782	227,062	225,565	215,566	
713,204	1.0	157,897	174,904	199,824	180,579	
1,102,917	1.6	247,611	270,585	289,622	295,099	
42,701,886	61.8	10,571,440	10,720,617	10,636,041	10,773,788	
Manufacturing						
19 Ordnance and accessories	1,989,247	2.9	493,213	496,526	503,030	496,473
20 Food and kindred products	2,938,555	4.3	668,645	710,424	786,448	773,333
21 Tobacco manufactures	156,933	.2	37,386	37,459	38,977	43,111
22 Textile-mill products	2,040,589	3.0	502,547	513,356	498,140	526,546
23 Apparel and other finished products made from fabrics and similar materials	1,856,611	2.7	457,829	452,167	449,827	496,788
24 Lumber and timber basic products	846,195	1.2	198,216	215,631	223,117	209,231
25 Furniture and finished lumber products	756,557	1.1	182,151	188,024	186,990	199,392
26 Paper and allied products	878,953	1.3	212,897	216,508	216,527	233,021
27 Printing, publishing, and allied industries	1,261,721	1.8	297,221	308,633	312,210	343,657
28 Chemicals and allied products	2,047,235	3.0	501,889	502,309	510,071	532,966
29 Products of petroleum and coal	600,152	.9	139,235	148,286	153,672	158,959
30 Rubber products	645,794	.9	157,557	162,609	160,521	165,107
31 Leather and leather products	646,867	.9	155,670	162,573	157,157	171,467
32 Stone, clay, and glass products	829,816	1.2	201,146	207,732	206,763	214,175
33 Iron and steel and their products	4,739,195	6.9	1,179,014	1,185,444	1,197,867	1,176,870
34 Transportation equipment (except automobiles)	10,118,570	14.6	2,627,789	2,608,969	2,452,203	2,399,609
35 Nonferrous metals and their products	1,329,543	1.9	337,074	334,544	324,945	332,980
36 Electrical machinery	2,670,635	3.9	647,561	679,713	664,070	679,291
37 Machinery (except electrical)	4,156,774	6.0	1,028,913	1,045,275	1,021,287	1,061,299
38 Automobiles and automobile equipment	1,056,886	1.5	265,279	260,856	266,841	263,910
39 Miscellaneous manufacturing industries	1,134,758	1.6	280,208	283,579	275,378	295,593
Transportation, communication, and other public utilities						
41 Local railways and bus lines	4,182,224	6.1	997,787	1,038,296	1,086,453	1,059,688
42 Trucking and warehousing for hire	423,121	.6	102,212	106,833	110,317	103,759
43 Other transportation, except water transportation	847,670	1.2	198,600	208,329	218,469	222,272
44 Water transportation	510,394	.7	121,549	125,775	129,205	133,865
45 Services allied to transportation, not elsewhere classified	137,797	.2	30,976	34,041	34,676	38,104
46 Communication: Telephone, telegraph, and related services	389,530	.6	86,439	99,060	100,634	103,397
47 Utilities: Electric and gas	971,428	1.4	237,909	240,021	263,418	230,080
48 Local utilities and local public services, not elsewhere classified	869,846	1.3	212,338	216,196	221,476	219,836
49 Local filling stations	32,438	(2)	7,764	8,041	8,258	8,375
Wholesale and retail trade	10,936,794	15.8	2,553,552	2,646,382	2,680,163	3,056,697
50 Full-service and limited-function wholesalers	2,099,825	3.0	481,624	504,407	504,380	609,414
51 Wholesale distributors, other than full-service and limited-function wholesalers	1,966,875	2.8	465,761	480,641	473,289	547,184
52 Wholesale and retail trade combined, not elsewhere classified	602,665	.9	139,626	147,096	149,388	166,555
53 Retail general merchandise	1,479,375	2.1	358,191	349,437	349,695	422,052
54 Retail food and liquor stores	1,134,533	1.6	262,344	278,527	292,923	300,739
55 Retail automotive	527,939	.8	121,166	126,405	131,152	149,216
56 Retail apparel and accessories	684,173	1.0	154,843	166,250	163,565	199,515
57 Retail trade, not elsewhere classified	1,132,524	1.6	262,947	273,533	281,132	314,912
58 Eating and drinking places	1,196,493	1.7	280,710	292,435	305,881	317,467
59 Retail filling stations	112,392	.2	26,340	27,651	28,758	29,643
Finance, insurance, and real estate	2,446,043	3.5	584,768	601,882	603,602	655,791
60 Banks and trust companies	645,356	.9	154,783	158,991	157,750	173,832
61 Security dealers and investment banking	150,421	.2	34,440	35,786	36,412	43,783
62 Finance agencies, not elsewhere classified	133,941	.2	31,977	32,253	32,561	37,150
63 Insurance carriers	812,036	1.2	198,238	200,382	202,954	210,462
64 Insurance agents, brokers, and services	135,210	.2	31,730	32,587	32,317	38,576
65 Real estate	458,973	.7	108,424	114,809	114,334	121,406
66 Real estate, insurance, loans, law offices: Any combination	66,838	.1	14,993	16,612	16,422	18,811
67 Holding companies (except real estate holding companies)	43,268	.1	10,183	10,462	10,352	11,771
Service industries	3,881,445	5.6	909,250	964,263	990,655	1,017,277
70 Hotels, rooming houses, camps, and other lodging places	503,739	.7	115,333	123,012	138,917	126,427
72 Personal services	849,512	1.2	199,663	216,170	214,204	219,475
73 Business services, not elsewhere classified	674,339	1.0	154,302	162,648	169,919	187,470
74 Employment agencies and commercial and trade schools	87,660	.1	29,585	24,895	18,649	14,531
75 Automobile repair services and garages	158,179	.2	36,890	38,235	40,500	42,554
76 Miscellaneous repair services and hand trades	178,439	.3	41,901	45,227	45,439	45,872
78 Motion pictures	497,526	.7	116,382	124,361	125,150	131,633
79 Amusement and recreation and related services, not elsewhere classified	272,159	.4	58,607	68,575	73,522	71,455
80 Medical and other health services	148,745	.2	34,597	36,080	37,856	40,212
81 Law offices and related services	70,413	.1	16,345	16,942	17,066	20,060
82 Educational institutions and agencies	19,001	(2)	4,843	4,755	3,834	5,569
83 Other professional and social-service agencies and institutions	171,538	.2	40,543	41,622	42,403	46,970
86 Nonprofit membership organizations	220,571	.3	53,294	54,306	55,343	57,628
90 Private households	22,710	(2)	5,440	5,656	5,795	5,819
94 Regular governmental establishments	6,914	(2)	1,475	1,779	2,058	1,602
Miscellaneous ³	97,787	.1	19,195	23,156	26,213	29,223

¹ Less than 0.05 percent.

² Agriculture, forestry, and fishing and establishments not elsewhere classified.

³ Total wages in covered employment for all pay periods ending in year or quarter.

bution of average covered employment since 1939 have been very pronounced. The greatest change was in manufacturing, which in 1939 accounted for only 45.6 percent of average covered employment; the proportion increased rather gradually to 51.6 percent in 1942, rose sharply to 56.1 percent in 1943, and increased very slightly to 56.3 percent in 1944. Con-

tract construction, which also showed marked changes, accounted for 4.5 percent of average covered employment in 1939, increased until it reached 6.9 percent in 1942, and then dropped below the 1939 level in 1944. The percentage of covered employment in each of the other industry divisions decreased or showed little change each year between 1939 and

1943, the largest shift occurring in wholesale and retail trade from 1941 to 1942; all these industry divisions, except mining, accounted for a slightly larger proportion in 1944 than in 1943.

State Differences in Employment

Changes in average covered employment between 1943 and 1944 dif-

Table 117.—Covered employment: Average employment by State and industry division, 1944¹

[Data corrected to Apr. 25, 1946]

State	Total ²	Mining		Contract construction		Manufacturing		Transportation, ³ communication, public and other public utilities		Wholesale and retail trade		Finance, insurance, and real estate		Service industries		Miscellaneous ⁴	
		Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total	Number	Percent of total
Total, 1939	21,377,528	812,867	3.8	960,261	4.5	9,731,686	45.6	1,611,461	7.5	374,260	25.1	1,048,703	4.9	1,723,240	8.1	115,050	0.5
Total, 1940	23,096,162	902,820	3.9	1,057,919	4.6	10,717,334	46.3	1,674,534	7.3	5,711,432	24.7	1,120,821	4.9	1,815,516	7.9	95,786	.4
Total, 1941	26,814,281	951,182	3.5	1,602,320	6.0	12,994,946	48.5	1,794,476	6.7	6,226,697	23.2	1,175,362	4.4	1,991,430	7.4	77,868	.3
Total, 1942	29,349,020	960,147	3.3	2,023,870	6.9	15,145,914	51.6	1,810,064	6.2	6,025,444	20.5	1,161,406	4.0	2,160,006	7.4	62,169	.2
Total, 1943	30,820,888	894,370	2.9	1,453,965	4.7	17,282,067	56.1	1,867,995	6.1	5,942,800	19.3	1,124,150	3.6	2,196,292	7.1	59,249	.2
Total, 1944	30,026,136	855,619	2.8	988,716	3.3	16,913,039	56.3	1,889,079	6.3	5,993,426	20.0	1,107,990	3.7	2,224,919	7.4	53,347	.2
Alabama	420,144	32,420	7.7	10,154	2.4	249,232	59.3	33,142	7.9	65,480	15.6	7,370	1.8	22,244	5.3	167	(*)
Alaska	22,478	705	3.1	11,212	49.9	5,592	24.9	1,763	7.8	2,058	9.2	122	.5	924	4.1	102	.5
Arizona	87,746	12,710	14.5	5,100	5.8	22,758	25.9	6,770	7.7	25,792	29.4	2,394	2.7	11,907	13.6	314	.4
Arkansas	183,650	9,143	5.0	7,040	3.8	77,231	42.1	12,102	6.6	52,182	28.4	5,202	2.8	19,633	10.7	1,111	.6
California	2,233,960	28,375	1.3	114,947	5.1	1,091,441	48.9	156,672	7.0	517,234	23.2	80,274	3.6	233,125	10.4	11,892	.5
Colorado	157,724	12,040	7.6	5,164	3.3	52,661	33.4	18,334	47.0	414	29.8	5,934	3.8	16,420	10.4	157	.1
Connecticut	620,124	421	.1	12,609	2.0	460,873	73.3	22,654	3.6	80,701	12.8	25,310	4.0	25,000	4.0	1,555	.2
Delaware	82,857	76	.1	3,267	3.9	52,867	63.8	3,116	3.8	14,784	17.8	3,531	4.3	5,005	6.0	211	.3
Dist. of Col.	191,702	1	(*)	12,261	6.4	15,100	7.9	19,254	10.0	83,410	43.5	18,186	9.5	43,201	22.5	288	.2
Florida	348,734	3,253	.9	20,904	6.0	129,936	37.3	36,088	10.3	105,442	30.2	10,065	2.9	41,805	12.0	1,241	.4
Georgia	490,775	3,668	.7	15,672	3.2	300,841	61.3	29,607	6.0	95,563	19.5	12,005	2.4	32,926	6.7	492	.1
Hawaii	76,331	332	.4	5,698	7.5	25,137	32.9	10,192	13.4	22,782	29.8	2,218	2.9	9,907	13.0	66	.1
Idaho	66,350	5,293	8.0	3,721	5.6	16,097	24.3	5,448	8.2	26,300	39.6	1,986	3.0	7,267	11.0	238	.4
Illinois	2,188,036	48,604	2.2	51,282	3.1	21,416	58.1	136,717	6.2	436,920	20.0	89,186	4.1	151,620	6.9	2,292	.1
Indiana	864,217	13,596	1.6	20,109	2.3	610,053	70.6	38,002	4.4	128,588	14.9	17,286	2.0	36,186	4.2	388	(*)
Iowa	296,621	3,524	1.2	7,786	2.6	153,896	51.9	20,286	6.8	77,600	26.2	11,292	3.8	20,633	7.0	1,602	.5
Kansas	259,140	14,088	5.4	10,098	3.9	142,975	55.2	18,844	7.3	50,368	19.4	5,588	2.2	16,968	6.5	209	.1
Kentucky	319,565	57,650	18.0	10,690	3.3	135,496	42.4	18,589	5.8	66,648	20.9	8,530	2.7	21,606	6.8	354	.1
Louisiana	395,794	15,354	3.9	26,181	6.6	175,686	44.4	39,523	10.0	93,378	23.6	10,722	2.7	34,622	8.7	329	.1
Maine	176,588	216	.1	3,633	2.1	127,546	72.2	8,288	7.7	25,822	14.6	3,085	1.7	7,840	4.4	157	.1
Maryland	520,939	2,912	.6	23,526	4.5	314,700	60.4	38,010	7.3	93,647	18.0	17,789	3.4	29,685	5.7	669	.1
Massachusetts	1,362,535	1,068	.1	31,681	2.3	797,038	58.5	76,357	5.6	296,016	21.7	62,606	4.6	95,379	7.0	2,390	.2
Michigan	1,575,774	17,382	1.1	24,966	1.6	1,146,684	72.8	61,124	3.9	217,162	13.8	30,876	2.0	75,477	4.8	2,104	.1
Minnesota	465,726	13,452	2.9	13,778	3.0	21,200	45.3	29,444	6.3	133,171	28.6	22,187	4.8	40,798	8.8	1,696	.4
Mississippi	161,719	1,909	1.2	7,951	4.9	90,349	55.9	11,225	6.9	33,858	20.9	2,816	1.7	13,485	8.3	127	.1
Missouri	723,015	8,465	1.2	16,174	2.2	385,770	53.4	55,534	7.7	171,994	23.8	28,434	3.9	55,621	7.7	1,023	.1
Montana	72,000	11,552	16.0	3,131	4.3	15,632	21.7	5,438	7.6	24,991	34.7	2,733	3.8	8,454	11.7	68	.1
Nebraska	143,738	408	.3	6,334	4.4	6,520	42.1	12,319	8.6	43,071	30.0	7,501	5.2	13,325	9.3	260	.2
Nevada	30,699	4,001	13.0	2,606	8.5	5,489	17.9	2,210	7.2	9,485	30.9	689	2.2	6,146	20.0	72	.2
New Hampshire	108,538	640	.6	2,024	1.9	74,173	68.3	5,172	4.8	17,276	15.9	2,543	2.3	6,543	6.0	166	.2
New Jersey	1,254,856	3,560	.3	29,789	2.4	907,599	72.3	76,345	6.1	142,883	11.4	34,860	2.8	58,489	4.7	1,332	.1
New Mexico	55,372	9,027	16.3	4,571	8.3	7,430	13.4	4,769	8.6	19,687	35.6	1,488	2.7	8,154	14.7	247	.4
New York	3,905,615	8,615	.2	87,177	2.2	20,044	720	52,424	7.1	810,749	20.8	284,978	7.3	388,241	9.9	2,280	.1
North Carolina	551,575	3,864	.7	15,010	3.1	381,467	69.2	23,905	4.3	90,355	16.4	9,352	1.7	27,172	4.9	449	.1
North Dakota	29,880	713	2.4	1,141	3.8	5,498	18.4	3,173	10.6	15,346	51.4	1,246	4.2	2,730	9.1	31	.1
Ohio	2,011,090	27,016	1.3	49,070	2.4	1,321,031	65.7	91,968	4.6	358,036	17.8	51,255	2.5	111,130	5.5	1,585	.1
Oklahoma	258,437	33,601	13.0	9,145	3.5	9,220	38.4	23,713	9.2	61,870	23.9	7,482	2.9	22,072	8.5	1,335	.5
Oregon	317,448	866	.3	13,952	4.4	18,026	58.3	20,686	6.5	6,415	20.2	8,154	2.6	23,642	7.4	1,108	.3
Pennsylvania	2,738,242	195,312	7.1	68,540	2.5	1,564,801	57.1	146,101	5.3	495,601	18.1	92,805	3.4	171,408	6.3	3,493	.1
Rhode Island	233,862	171	.1	8,386	3.6	158,564	67.8	11,195	4.8	36,426	15.6	6,893	2.9	11,885	5.1	341	.1
South Carolina	255,214	864	.3	8,400	3.3	176,579	69.2	10,741	4.2	41,659	16.3	2,858	1.1	13,878	5.4	234	.1
South Dakota	36,508	1,145	3.1	1,126	9.1	160	25.1	3,657	10.0	16,201	44.4	1,554	4.3	3,340	9.1	314	.9
Tennessee	489,032	12,011	2.5	49,194	10.1	264,240	54.0	22,569	4.6	90,484	18.5	17,537	3.6	32,488	6.6	509	.1
Texas	1,027,963	66,734	6.5	63,562	6.2	412,916	40.2	97,559	9.5	264,551	25.7	29,574	2.9	92,063	9.0	994	.1
Utah	100,173	12,424	12.4	8,754	8.7	24,376	24.3	7,641	7.6	32,243	32.2	4,006	4.0	10,644	10.6	84	.1
Vermont	57,480	649	1.1	639	1.2	40,516	70.5	2,990	5.2	8,493	14.8	1,637	2.8	2,487	4.3	18	(*)
Virginia	429,713	20,565	4.8	23,499	5.5	213,033	49.6	35,622	8.3	92,908	21.6	12,280	2.9	29,367	6.8	2,439	.6
Washington	575,976	3,672	.6	30,883	5.4	302,531	52.5	35,576	6.7	126,513	22.0	18,438	3.2	54,087	9.4	1,275	.2
West Virginia	323,451	120,722	36.3	7,001	12.9	129,749	39.0	16,471	5.0	40,896	12.3	4,055	1.2	13,452	4.0	104	(*)
Wisconsin	669,262	2,543	.4	15,925	2.4	440,952	65.9	34,815	5.2	114,088	17.0	18,014	2.7	39,538	5.9	3,387	.5
Wyoming	39,764	8,284	20.8	3,199	8.0	5,200	13.1	5,498	13.8	11,589	29.1	1,055	2.7	4,899	12.3	48	.1

¹ Data are averages of 12 monthly figures, each of which is a total of the number of covered workers in the specified industry division in the last pay period of each type (weekly, semimonthly, etc.) ending in month. See table 113 for statutory size-of-firm coverage provisions.

² Excludes railroads and allied groups subject, as of July 1, 1939, to Railroad Unemployment Insurance Act.

³ Agriculture, forestry, and fishing and establishments not elsewhere classified.

⁴ Less than 0.05 percent.

fered greatly among the States, ranging from a decrease of 20.5 percent in Nevada to an increase of 4.3 percent in Tennessee (table 119). Decreases occurred in 45 States and increases in 5; there was no change in New Hampshire. All 9 States with average employment of 1 million or more in 1944 showed decreases from 1943

which ranged from 0.7 percent in Illinois to 3.2 percent in New Jersey; except for seasonal increases, employment in each of these States generally followed a downward trend throughout 1944. Approximately 61 percent of average covered employment in 1944 was accounted for by these 9 States. Increases from 1943 to 1944

occurred in Wisconsin (1.2 percent), Wyoming (2.6 percent), North Dakota (3.4 percent), Washington (3.8 percent), and Tennessee (4.3 percent). Decreases from 1943 to 1944 in contract construction in practically all States, because of completion of projects in relation to the war program and restrictions on civilian con-

Table 118.—Covered employment: Total wages by State and industry division, 1944¹

[Amounts in thousands; data corrected to Apr. 25, 1946]

State	Total ²	Mining		Contract construction		Manufacturing		Transportation, ³ communication, and other public utilities		Wholesale and retail trade		Finance, insurance, and real estate		Service industries		Miscellaneous ³	
		Amount	Percent of total	Amount	Percent of total	Amount	Percent of total	Amount	Percent of total	Amount	Percent of total	Amount	Percent of total	Amount	Percent of total	Amount	Percent of total
Total, 1939	\$29,069,447	\$1,120,981	3.9	\$1,262,491	4.3	\$15,205,042	45.4	\$2,478,062	8.5	\$6,903,465	23.7	\$1,882,901	6.5	\$2,079,540	7.2	\$136,965	0.5
Total, 1940	32,449,899	1,267,524	3.9	1,447,441	4.5	15,392,025	47.4	2,612,419	8.1	7,462,352	23.0	1,959,983	6.0	2,203,108	6.8	105,047	.3
Total, 1941	42,145,685	1,251,284	3.6	2,691,524	6.4	21,543,017	51.1	2,935,449	7.0	8,719,524	26.7	2,113,709	5.0	2,531,757	6.0	91,321	.2
Total, 1942	54,796,162	1,745,900	3.2	4,544,999	8.3	30,756,268	56.1	3,263,003	6.0	9,183,433	16.8	2,207,328	4.0	3,015,130	5.5	80,007	.1
Total, 1943	66,105,176	1,957,295	3.0	3,779,319	5.7	40,718,725	61.6	3,800,453	5.7	9,974,168	15.1	2,312,256	3.5	3,467,251	5.2	95,709	.1
Total, 1944	69,121,077	2,161,802	3.1	2,713,096	3.9	42,701,886	61.8	4,182,224	6.1	10,936,794	15.8	2,446,043	3.5	3,881,445	5.6	97,787	.1
Alabama	729,861	65,073	8.9	19,743	2.7	457,467	62.7	55,580	7.6	91,976	12.6	15,355	2.1	24,528	3.4	139	(4)
Alaska	88,365	2,496	2.8	61,654	69.8	13,369	15.1	3,397	3.8	4,811	5.4	359	.4	2,091	2.4	188	.2
Arizona	184,880	31,612	17.1	13,758	7.4	57,271	31.0	13,702	7.4	42,592	23.0	5,083	2.7	20,286	11.0	576	.3
Arkansas	263,045	19,744	7.5	13,419	5.1	112,493	42.8	18,501	7.0	66,178	25.2	9,028	3.4	22,357	8.5	1,326	.5
California	6,063,435	92,317	1.5	394,466	6.5	3,223,178	53.2	398,902	6.6	1,177,771	18.4	198,974	3.3	666,947	10.0	30,880	.5
Colorado	303,814	30,639	10.1	13,064	4.3	110,217	36.3	37,784	12.4	77,531	25.5	12,265	4.0	22,117	7.3	197	.1
Connecticut	1,644,622	999	.1	34,300	2.1	1,282,773	78.0	57,884	3.5	159,188	9.7	64,323	3.9	42,316	2.6	2,909	.2
Delaware	197,263	116	.1	7,536	3.8	143,057	72.5	6,449	3.3	23,822	12.1	3,804	2.2	7,422	3.8	541	.3
District of Columbia	364,556	(6)	(4)	25,710	7.1	36,704	10.1	46,599	12.8	149,253	40.9	30,429	8.3	74,998	20.6	863	.2
Florida	654,732	6,926	1.1	42,315	6.5	295,960	45.2	67,166	10.3	161,251	24.6	21,078	3.2	58,310	8.9	1,726	.3
Georgia	806,383	5,329	.7	27,326	3.4	509,741	63.2	54,755	6.8	144,789	18.0	23,925	3.0	40,069	5.0	449	.1
Hawaii	164,466	989	.6	17,006	10.3	48,246	29.3	28,230	17.2	47,077	28.6	6,041	3.7	16,756	10.2	91	.1
Idaho	120,924	14,326	11.8	10,678	8.8	32,601	27.0	10,342	8.6	39,960	33.0	3,467	2.9	9,127	7.5	333	.3
Illinois	5,310,195	127,296	2.4	151,837	2.9	3,340,886	62.9	318,714	6.0	875,890	16.5	200,237	3.8	290,910	5.5	4,455	.1
Indiana	2,098,632	33,945	1.6	56,469	2.7	1,622,530	77.3	81,814	3.9	215,716	10.3	37,030	1.8	50,458	2.4	670	(4)
Iowa	555,227	6,101	1.1	17,371	3.1	329,373	59.3	35,019	6.3	118,354	21.3	22,638	4.1	24,113	4.3	2,258	.4
Kansas	656,656	33,896	5.8	26,823	4.6	380,088	64.8	36,128	6.2	74,185	11.3	21,233	1.9	24,006	4.1	297	.1
Kentucky	608,731	125,263	20.6	24,973	4.1	281,896	46.3	34,918	5.7	96,806	15.9	16,443	2.7	28,000	4.6	432	.1
Louisiana	760,762	41,912	5.5	64,718	8.5	374,496	49.2	67,263	8.8	142,593	18.7	21,571	2.8	47,896	6.3	313	(4)
Maine	371,188	429	.1	8,714	2.3	285,787	77.0	17,204	4.6	42,301	11.4	6,668	1.8	9,801	2.6	284	.1
Maryland	1,186,377	6,499	.5	60,946	5.1	793,951	66.9	\$2,200	6.9	160,528	13.5	37,241	3.1	44,006	3.7	1,006	.1
Massachusetts	2,902,158	2,992	.1	77,456	2.7	1,870,528	64.5	163,652	5.6	513,826	17.7	129,478	4.5	140,867	4.9	3,359	.1
Michigan	4,508,203	39,037	.9	73,407	1.6	3,594,468	79.7	144,657	3.2	433,003	9.6	72,141	1.6	147,390	3.3	4,103	.1
Minnesota	947,490	31,876	3.4	32,770	3.5	502,763	53.1	58,747	6.2	217,876	23.0	42,094	4.4	59,275	6.3	2,089	.2
Mississippi	234,390	4,802	2.0	15,556	6.6	133,761	57.1	17,142	7.3	43,686	18.6	5,174	2.2	14,155	6.0	114	(4)
Missouri	1,463,255	19,397	1.3	40,370	2.8	846,031	57.8	113,768	7.8	306,202	20.9	57,668	3.9	78,421	5.4	1,347	.1
Montana	138,440	32,233	23.3	7,434	5.4	35,073	25.3	11,150	8.1	37,770	27.3	4,610	3.3	10,093	7.3	77	.1
Nebraska	284,343	955	.3	16,780	5.9	140,204	49.3	23,198	8.2	68,766	24.2	15,713	5.5	18,255	6.4	472	.2
Nevada	72,246	10,967	15.2	7,357	10.2	17,076	32.6	5,270	7.3	17,115	23.7	1,310	1.8	13,024	18.0	127	.2
New Hampshire	188,583	1,023	.5	3,724	2.0	137,395	72.9	9,458	5.0	23,880	12.7	5,232	2.8	7,703	4.1	168	.1
New Jersey	3,281,441	8,978	.3	90,722	2.8	2,510,209	76.5	190,025	5.8	289,928	8.8	80,710	2.5	105,335	3.3	2,534	.1
New Mexico	93,007	23,511	25.3	9,073	9.8	12,786	13.7	8,816	9.5	26,160	28.1	2,686	2.9	9,612	10.3	363	.4
New York	9,606,792	23,883	.2	243,677	2.5	5,267,657	54.8	708,577	7.4	1,838,967	19.1	675,220	7.0	844,485	8.8	4,326	(4)
North Carolina	829,746	4,960	.6	29,171	3.5	9,769	19.9	5,344	10.9	24,171	49.2	2,395	4.9	3,351	6.8	177	.4
North Dakota	49,130	1,631	3.3	2,292	4.7	578,432	69.7	42,655	5.1	125,534	15.1	19,299	2.3	29,127	3.5	568	.1
Ohio	5,111,696	64,061	1.3	136,619	2.7	3,744,310	73.2	211,115	4.1	652,881	12.8	115,187	2.3	184,604	3.6	2,919	.1
Oklahoma	556,789	38,783	16.5	21,381	4.0	230,433	42.9	46,662	8.7	101,061	18.8	14,217	2.6	32,569	6.1	1,683	.3
Oregon	797,246	2,034	.3	39,744	5.0	521,798	66.5	49,898	6.3	124,123	15.6	17,032	2.1	40,708	5.1	1,909	.2
Pennsylvania	6,094,522	504,720	8.3	174,332	2.9	3,834,283	62.9	326,625	5.4	815,847	13.4	191,521	3.1	241,588	4.0	5,606	.1
Rhode Island	509,106	406	.1	24,476	4.8	363,478	71.4	5,398	4.9	12,687	11.5	3,556	3.2	20,163	4.0	594	.1
South Carolina	354,416	1,261	.4	13,290	3.7	247,542	69.8	17,762	5.0	53,595	15.1	5,460	1.5	15,257	4.3	249	.1
South Dakota	57,661	2,254	3.9	2,279	4.0	17,548	30.4	5,727	9.9	22,715	39.4	2,985	5.2	3,839	6.7	314	.5
Tennessee	907,564	22,995	2.5	155,510	17.1	473,309	52.2	41,632	4.6	136,488	15.0	36,231	4.0	40,726	4.5	673	.1
Texas	2,112,099	182,873	8.7	147,633	7.0	996,849	47.2	186,113	8.8	415,109	19.7	57,977	2.7	124,418	5.9	1,127	.1
Utah	203,782	33,611	16.5	27,026	13.3	51,346	25.2	15,629	7.7	53,262	26.1	7,821	3.8	14,953	7.3	134	.1
Vermont	110,562	1,441	1.3	1,214	1.1	83,475	75.5	5,398	4.9	12,687	11.5	3,552	3.2	2,768	2.5	27	(4)
Virginia	787,431	47,351	6.0	58,938	7.5	301,548	49.7	74,967	9.5	148,688	18.9	25,556	3.2	36,870	4.7	3,533	.4
Washington	1,478,362	10,502	.7	98,023	6.6	900,730	60.9	87,913	5.9	242,939	16.4	39,245	2.7	96,562	6.5	2,388	.2
West Virginia	737,520	315,903	42.8	16,794	2.3	282,610	38.3	32,130	4.4	63,151	8.6	9,107	1.2	17,637	2.4	188	(4)
Wisconsin	1,576,980	5,464	.3	44,824	2.8	1,162,089	73.7	69,316	4.4	198,640	12.6	37,951	2.4	52,147	3.3	6,549	.4
Wyoming	81,933	25,931	31.6	8,428	10.3	12,215	14.9	11,739	14.3	15,616	19.1	1,917	2.3	5,999	7.3	88	.1

* Agriculture, forestry, and fishing and establishments not elsewhere classified.

† Less than 0.05 percent.

‡ Less than \$500.

¹ Total wages in covered employment for all pay periods ending in year. See table 113 for statutory size-of-firm coverage provisions.
² Excludes railroads and allied groups subject, as of July 1, 1939, to Railroad Unemployment Insurance Act.

struction, contributed to the declines in total covered employment, as did decreases in manufacturing in many States. Although average employment for 1944 in 45 States was below that for 1943—which was the peak year of employment in 27 States—in only 24 States did the level of employment for 1944 drop below that for 1942; 1942 rather than 1943, however, was the peak year of average covered employment in 18 States (table 113). In all States except Montana, average covered employment continued to re-

main higher in 1944 than it had been in 1940.

The industrial distribution of covered employment within States differed widely among States (table 117). The proportion of average covered employment concentrated in manufacturing in the various States in 1944 ranged from 73.3 percent in Connecticut to 7.9 percent in the District of Columbia. In 20 States the proportion of covered employment accounted for by the manufacturing division exceeded that for the Nation as a whole;

it was as much as 70 percent in 6 of these States—Connecticut, Indiana, Maine, Michigan, New Jersey, and Vermont. In the 9 States with average employment of 1 million or more in 1944, the proportion accounted for by manufacturing ranged from 72.8 percent in Michigan to 40.2 percent in Texas.

In 9 States, mining accounted for more than 10 percent of average covered employment; West Virginia had a larger proportion (36.3 percent) than had any other State and was fol-

Table 119.—Covered employment: Employment by State and month, 1944¹

[Workers in thousands; data corrected to Apr. 25, 1946]

State	Average for year			January	February	March	April	May	June	July	August	Septem- ber	October	Novem- ber	Decem- ber
	Number	Percent- age distribu- tion	Percent- age change from 1943 ²												
Total	30,026	100.0	-2.6	30,462	30,274	30,315	30,072	30,032	30,331	30,107	30,037	29,925	29,673	29,662	29,425
Alabama	420	1.4	-3.5	425	420	417	420	421	428	427	421	413	417	414	414
Alaska	22	.1	-4.4	17	18	19	22	25	29	30	29	25	20	18	17
Arizona	88	.3	-7.4	92	91	91	90	88	88	86	85	85	85	86	86
Arkansas	184	.6	-6.1	184	181	181	179	179	183	187	190	186	182	186	185
California	2,234	7.4	-1.8	2,269	2,241	2,267	2,239	2,232	2,250	2,268	2,237	2,209	2,180	2,147	2,147
Colorado	158	.5	-9.2	161	158	157	153	154	158	157	158	159	160	160	157
Connecticut	629	2.1	-6.8	660	654	649	639	633	631	625	617	616	609	610	606
Delaware	83	.3	-4.6	83	82	82	82	83	86	85	85	84	81	80	80
Dist. of Col.	192	.6	-5.0	193	192	193	194	194	197	190	190	190	189	190	188
Florida	349	1.2	-2.5	374	372	371	357	348	341	326	327	338	351	351	353
Georgia	491	1.6	-1.8	498	495	494	487	487	492	493	495	490	488	490	481
Hawaii	76	.3	-6.2	73	73	74	74	75	83	84	81	76	74	74	75
Idaho	66	.2	-3.0	64	64	64	65	67	66	65	66	70	69	69	68
Illinois	2,188	7.3	-7	2,214	2,206	2,208	2,191	2,183	2,204	2,191	2,185	2,186	2,170	2,167	2,151
Indiana	864	2.9	-3.3	882	873	872	866	867	874	865	871	863	852	847	840
Iowa	297	1.0	-1.0	299	296	295	293	293	298	296	297	302	298	297	297
Kansas	259	.9	-5.8	266	263	259	258	263	266	264	260	257	251	252	252
Kentucky	320	1.1	-9	324	320	318	315	316	321	323	324	320	317	317	319
Louisiana	396	1.3	-1.7	403	397	397	395	392	398	397	403	396	392	393	387
Maine	177	.6	-7.8	180	180	181	178	177	181	181	178	175	171	168	170
Maryland	521	1.7	-9.1	544	541	541	534	522	523	524	520	517	499	499	486
Massachusetts	1,363	4.5	-2.6	1,379	1,377	1,379	1,374	1,372	1,375	1,355	1,343	1,350	1,345	1,349	1,353
Michigan	1,576	5.2	-2.4	1,631	1,617	1,611	1,594	1,578	1,582	1,575	1,561	1,555	1,538	1,530	1,536
Minnesota	466	1.6	-2	459	452	455	459	459	472	467	471	476	469	473	476
Mississippi	162	.5	-1.2	159	159	159	160	160	162	167	170	164	159	162	160
Missouri	723	2.4	-3.9	726	716	714	713	717	730	727	728	726	726	728	724
Montana	72	.2	-2.7	74	73	72	70	70	70	72	72	73	73	73	72
Nebraska	144	.5	-2.1	142	140	141	141	142	146	145	144	145	147	147	146
Nevada	31	.1	-20.5	33	33	33	32	32	32	31	30	30	28	28	27
New Hampshire	109	.4	0	108	108	108	107	107	111	111	110	110	108	108	107
New Jersey	1,255	4.2	-3.2	1,288	1,282	1,282	1,276	1,271	1,271	1,250	1,246	1,238	1,224	1,222	1,209
New Mexico	55	.2	-3.5	53	53	54	53	55	56	57	58	58	56	55	56
New York	3,906	13.0	-1.7	3,960	3,943	3,958	3,909	3,901	3,906	3,878	3,874	3,888	3,893	3,896	3,855
North Carolina	552	1.8	-4.7	569	567	566	552	548	552	542	551	553	541	544	534
North Dakota	30	.1	+3.4	29	29	30	30	31	30	30	30	30	30	31	31
Ohio	2,011	6.7	-2.6	2,051	2,039	2,038	2,022	2,020	2,050	2,017	2,012	2,001	1,971	1,963	1,949
Oklahoma	258	.9	-5.5	262	261	260	256	257	261	261	257	253	256	257	257
Oregon	317	1.1	-2.2	315	310	310	311	315	324	322	326	324	321	319	312
Pennsylvania	2,738	9.1	-2.6	2,756	2,755	2,769	2,751	2,746	2,785	2,728	2,713	2,711	2,721	2,721	2,704
Rhode Island	234	.8	-6.4	240	239	239	237	235	234	230	229	231	231	231	232
South Carolina	255	.8	-6.6	263	260	258	254	252	255	255	256	254	251	254	250
South Dakota	37	.1	-2.6	36	36	36	36	37	37	37	37	36	36	37	37
Tennessee	489	1.6	+4.3	487	488	490	492	492	495	497	496	488	482	484	479
Texas	1,028	3.4	-1.9	1,040	1,039	1,036	1,033	1,042	1,058	1,040	1,029	1,017	1,000	1,005	997
Utah	100	.3	-18.7	105	101	99	98	99	100	102	101	101	100	99	98
Vermont	57	.2	-1.7	58	58	57	57	55	59	58	58	57	57	57	57
Virginia	430	1.4	-6.1	438	434	435	429	426	431	432	431	431	424	426	420
Washington	576	1.9	+3.8	565	562	569	573	581	596	587	588	586	578	571	555
West Virginia	332	1.1	-3.2	329	327	329	328	332	340	337	338	335	332	334	328
Wisconsin	669	2.2	+1.2	660	659	660	660	660	684	690	680	676	670	668	663
Wyoming	40	.1	+2.6	40	39	38	38	39	40	41	41	41	41	41	40

¹ Workers in covered employment in last pay period of each type (weekly, semimonthly, etc.) ending in month. See table 113 for statutory size-of-firm coverage provisions.

² Data for 1943 and 1944 are generally comparable since the only changes in size-of-firm provisions of State laws during these 2 years are those shown in footnotes 7, 8, and 20, table 113.

lowed by Wyoming (20.8 percent).

In 1944 only 2 States had as much as 10 percent of their employment in contract construction — Tennessee, 10.1 percent, and Alaska, 49.9 percent; in 1943 approximately one-fourth of the States had as much as 10 percent.

States also differed considerably in the proportion of employment in wholesale and retail trade and in the service industries. The proportion in wholesale and retail trade ranged from 9.2 percent in Alaska and 11.4 percent in New Jersey to 51.4 percent in North Dakota, with South Dakota and the District of Columbia also having large proportions—44.4 and 43.5 percent, respectively. The District of Columbia, with 22.5 percent, and Nevada, with 20.0 percent, had more of their employment in the service industries than had any other States, and Connecticut and West Virginia, each with 4.0 percent, had the smallest proportions.

Total Wages

The total wages of \$69.1 billion received by workers in industries covered by State unemployment insurance laws during 1944 were 4.6 percent above the \$66.1 billion received in 1943, and 137.8 percent higher than the \$29.1 billion in 1939; in contrast, average employment in 1944 was 2.6 percent below that for 1943 and 40.5 percent above that for 1939 (tables 80 and 114).

Contract construction was the only industry division in which total wages were lower in 1944 than in 1943, decreasing 28.2 percent while average employment for the division decreased 32.0 percent; compared with 1939, total wages in contract construction increased 114.9 percent while average employment went up only 3.0 percent (tables 114 and 116). Substantial increases from 1943 in the total amount of wages occurred in mining (10.4 percent); transportation, communication, and other public utilities (10.0 percent); wholesale and retail trade (9.7 percent); and service industries (11.9 percent). The changes in average employment for these four industry divisions ranged from a 4.3-percent decline in mining to a 1.3-percent increase in service industries for the same period. The increases in the total amount of wages in these four industry groups from 1939 to 1944

ranged from 58.4 percent in wholesale and retail trade to 92.8 percent in mining, while the rise in average employment from 1939 to 1944 ranged from 5.3 percent in mining to 29.1 percent in service industries. In the finance, insurance, and real estate division, the total amount of wages paid in 1944 was 5.8 percent more than in 1943 and 29.9 percent greater than in 1939, while average employment in 1944 was 1.4 percent below 1943 and 5.7 percent above 1939. The total amount of wages paid to workers

in the manufacturing division increased 4.9 percent from 1943 to 1944, while average employment decreased 2.1 percent for the same period; from 1939 to 1944 the increases were 223.4 percent in total wages but only 73.8 percent in average employment. More overtime work, increases in wage rates, merit increases for individual workers, and the shifting of workers into higher paid jobs were factors accounting for the differences between the changes in wages and the changes in average employment.

Table 120.—Covered employment: Total wages by State and quarter, 1944¹

[Amounts in thousands; data corrected to Apr. 25, 1946]

State	Total			January-March	April-June	July-September	October-December
	Amount	Percent-age distribution	Percent-age change from 1943 ²				
Total	\$69,121,077	100.0	+4.6	\$16,814,398	\$17,231,831	\$17,283,618	\$17,791,230
Alabama	729,861	1.1	+6.5	175,489	182,404	188,002	183,966
Alaska	88,365	.1	+19.5	15,634	21,524	29,792	21,415
Arizona	184,880	.3	-4.0	45,620	46,444	45,804	47,012
Arkansas	263,045	.4	+2	61,692	63,225	67,032	71,096
California	6,063,435	8.8	+6.0	1,483,895	1,511,306	1,537,946	1,555,288
Colorado	303,814	.4	-5.6	74,130	73,261	76,395	80,028
Connecticut	1,644,692	2.4	-2.9	416,252	419,063	397,047	412,330
Delaware	197,263	.3	+1.5	47,540	49,933	49,465	50,325
District of Columbia	364,556	.5	+3.2	87,661	90,947	91,082	94,866
Florida	654,732	.9	+6.6	163,894	163,569	157,109	170,160
Georgia	806,383	1.2	+10.0	190,280	199,109	204,614	212,380
Hawaii	164,466	.2	-3.7	37,357	40,281	42,855	43,973
Idaho	120,924	.2	-3.1	27,844	30,002	30,426	32,652
Illinois	5,310,195	7.7	+8.8	1,277,384	1,319,585	1,327,475	1,385,751
Indiana	2,098,632	3.0	+3.4	513,919	522,660	531,706	530,347
Iowa	555,227	.8	+6.9	133,284	136,287	138,900	146,756
Kansas	586,656	.8	+3.1	145,216	148,604	147,479	145,357
Kentucky	608,731	.9	+9.6	145,770	151,458	153,908	157,595
Louisiana	760,762	1.1	+6.2	184,043	188,078	190,685	197,956
Maine	371,188	.5	-4.9	91,190	94,503	92,313	93,182
Maryland	1,186,377	1.7	-5.2	301,252	297,008	290,426	297,691
Massachusetts	2,902,158	4.2	+1.5	708,935	728,120	712,270	752,833
Michigan	4,508,203	6.5	+5	1,136,004	1,127,318	1,125,600	1,118,981
Minnesota	947,490	1.4	+5.8	223,837	230,683	237,587	255,388
Mississippi	234,390	.3	+9.9	53,205	57,348	61,313	62,524
Missouri	1,463,255	2.1	+4.5	350,456	356,994	363,410	392,395
Montana	138,440	.2	+1.3	33,245	33,213	34,765	37,217
Nebraska	284,343	.4	+3.0	65,683	69,030	71,109	78,521
Nevada	72,246	.1	-25.4	19,184	18,531	17,994	16,537
New Hampshire	188,553	.3	+4.2	44,747	46,991	47,790	49,055
New Jersey	3,281,441	4.7	+4.8	813,920	831,709	807,113	828,699
New Mexico	93,007	.1	+5.5	21,830	22,564	23,782	24,831
New York	9,606,792	13.9	+7.1	2,344,619	2,375,613	2,354,077	2,532,483
North Carolina	829,746	1.2	+3.3	198,105	205,353	208,282	218,006
North Dakota	49,130	.1	+13.0	10,889	11,841	12,477	13,923
Ohio	5,111,696	7.4	+3.9	1,247,324	1,270,464	1,286,945	1,306,963
Oklahoma	536,789	.8	+3.7	131,931	131,653	134,687	138,518
Oregon	797,246	1.2	+1.4	188,596	197,457	204,592	206,301
Pennsylvania	6,094,522	8.8	+3.6	1,487,503	1,540,052	1,531,578	1,555,389
Rhode Island	509,106	.7	-1.0	124,557	126,764	124,533	133,252
South Carolina	354,416	.5	+1.6	84,407	88,260	89,998	91,751
South Dakota	57,661	.1	+2.2	13,857	14,429	14,241	15,134
Tennessee	907,564	1.3	+17.6	216,308	226,948	231,551	232,757
Texas	2,112,099	3.1	+7.4	511,619	531,123	531,064	533,293
Utah	203,782	.3	-20.2	52,604	49,617	50,383	51,178
Vermont	110,562	.2	+3.3	26,669	27,348	27,881	28,664
Virginia	787,431	1.1	-1.8	188,356	196,739	197,172	205,164
Washington	1,478,362	2.1	+9.9	351,072	370,310	384,655	372,325
West Virginia	737,520	1.1	+5.4	180,543	188,765	187,993	180,319
Wisconsin	1,576,980	2.3	+10.7	370,405	387,951	396,641	421,983
Wyoming	81,933	.1	+11.9	19,642	19,392	21,174	21,725

¹ Total wages in covered employment for all pay periods ending in year or quarter. See table 113 for statutory size-of-firm coverage provisions.

Since the only changes in size-of-firm provisions of State laws during these 2 years are those shown in footnotes 7, 8, and 20, table 113.

² Data for 1943 and 1944 are generally comparable.

The relative changes in wages from 1943 to 1944 differed even more among the States than did changes in average employment (table 120); the changes in wages ranged from a decrease of 25.4 percent to an increase of 19.5 percent, while changes in average employment ranged from a decrease of 20.5 percent to an increase of 4.3 percent. In only 11 States were total wages lower in 1944 than in 1943; on the other hand, average employment declined in 45 States. Most of the 11 States with decreases in total wages were those that had the largest decreases in average employment; the decrease in wages was as much as 25.4 percent in Nevada. Increases in

total wages in 40 States were as much as 17.6 percent in Tennessee and 19.5 percent in Alaska. In all 9 States with average employment of 1 million or more in 1944, total wages increased in the year while average employment declined.

Covered wages for the fourth quarter of 1944 were higher than for the previous quarters of the year, although the rise, attributable in part to the payment of yearly salaries and year-end bonuses, was not so sharp as usual. A total of \$17.8 billion was paid to covered workers in the fourth quarter of 1944, 1.1 percent below the record total of \$18.0 billion for the fourth quarter of 1943 (table 80).

Major Legislative Trends in State Laws, 1942-45

The 1941 Yearbook analyzed legislative trends in unemployment insurance, 1937-41, tracing the evolution of State laws through the legislative sessions of the first years of benefit payments. The present discussion outlines the changes made in State laws during the war years.

The trends in State unemployment compensation laws during the war years represent a tangled skein. The tendency toward simplification of the benefit formula which came with the first impact of administrative problems continued, but there was a countertrend toward experimentation and elaboration. For example, allowances for dependents were added in three States; adjustment of benefits to the cost of living, in another. In the field of contributions, experience-rating formulas, under which employer contribution rates are varied, were greatly elaborated. In coverage, there was only moderate increase in the groups of workers covered by the system. Special wartime provisions were enacted on contributions and benefits, but by the end of 1945 both the provisions for "freezing" servicemen's benefit rights and the special war-risk insurance provisions were waning.

The most significant development during the period was the liberalization of benefits in a period of higher wages and higher living costs and the countertrend toward increasing the severity of availability requirements and disqualifications. The more drastic penalties in the disqualification of workers who quit voluntarily or who refuse suitable work arose in

part from the social policy that all members of the labor force should be at work during wartime, and in part, in some States, from the pressure of employer groups interested in obtaining reduced contribution rates by reducing benefits payable to their former workers and chargeable to their accounts.

Not all the States shared in these trends. In some States there were no significant statutory changes in coverage or in benefits from the end of 1941 to the end of 1945. Despite the desires of the State agencies, of labor groups, and of other friends of social insurance in these States, some legislatures enacted no substantive changes in their unemployment compensation laws.¹¹

It should be realized that some changes in laws are brought about by interpretation. Coverage decisions and benefit decisions by the administrative bodies set up in the laws, by the attorneys general of the States, or by their courts, define the rights of insured workers under the State laws. This discussion, however, is concerned primarily with statutory changes.

¹¹ For amendments in 1946 in Alaska, California, Maryland, Massachusetts, Missouri, New Jersey, New York, Rhode Island, and Virginia, see the *Social Security Bulletin*, April 1946, pp. 26-28.

The discussion is in terms of the laws enacted by the end of 1941 and the end of 1945, regardless of the effective date of the enactments.

Coverage

During the period 1942-45, only a few States made any major change in the coverage provisions of their laws. The most significant change in terms of number of workers protected was in extension of coverage in nine States to workers in smaller firms, or to individuals working for employers operating in the State for short periods. Other States made changes in the occupational exclusions, notably with reference to maritime workers.

Size-of-Firm Coverage

The limitation of liability under the Federal Unemployment Tax Act to employers of 8 or more workers in 20 weeks still sets the pattern of coverage for the largest number of States. Within the last 4 years, however, the number of States retaining the original "8 or more" limitation has decreased by 2 and the number covering workers in establishments of all sizes has increased by 3.

Size-of-firm coverage (number of workers)	Number of States	
	Dec. 31, 1941	Dec. 31, 1945
Total.....	51	51
8 or more.....	24	22
6 or more.....	2	2
4 or more.....	9	8
3 or more.....	2	2
2 or more.....	1	1
1 or more ¹	13	16

¹ Includes 3 States which base coverage solely on size of pay roll. Also includes Minnesota, where services for employers not subject to the Federal unemployment tax and located outside the corporate limits of a city, village, or borough of 10,000 population are excluded.

Nine States amended their size-of-firm provisions. Alaska reduced the number of workers from 8 to 1, California and Maryland from 4 to 1, and New Jersey from 8 to 4. Florida, Kansas, and Nebraska retained coverage of 8 or more in 20 weeks but amended their provisions to include employers who hire a considerable number of workers for shorter periods. Kansas extended liability to employers of 25 or more persons in any week; Florida and Nebraska, to employers who have a specified pay roll in any calendar quarter (\$5,000 or more and

\$10,000 or more, respectively). Hawaii and Pennsylvania changed from 1 or more in 20 weeks to 1 or more at any time. Eight States with size-of-firm restrictions added a proviso for automatic extension of coverage if the Federal Unemployment Tax Act is amended to include employers of 1 or more. Twenty-five States now have this provision.¹²

The practice of considering the employer's pay roll as the sole or an alternative factor in determining whether an employer is subject has been increasing. In 1942-45, 3 States added pay roll as a factor, bringing to 12 the number utilizing it. This test of coverage is utilized principally in the Mountain and West Coast States. Quarterly pay rolls of at least a specified amount (\$78 to \$225) constitute the sole basis for liability in Idaho, Nevada, and Utah, and an additional factor in California, Montana, and Wyoming.

The smaller States have from the first tended to cover small firms; without them some States would scarcely have had enough covered employment to justify a program of unemployment insurance. By the end of 1945, only 3 of the 12 States with average monthly covered employment of less than 100,000 (as of 1944) limited coverage to employees in establishments employing 8 or more, and 7 extended coverage regardless of number of employees. In 1941, Pennsylvania was the only large industrial State which included employees of 1 or more, though Massachusetts extended its coverage in that year effective January 1, 1943. By the end of 1945, the 9 States with average monthly employment of a million or more covered workers had the following coverage provisions: 1 or more, California, Massachusetts, Pennsylvania; 3 or more, Ohio; 4 or more, New Jersey, New York; 6 or more,

Illinois; 8 or more, Michigan and Texas.

Occupational Exclusions

The Federal Unemployment Tax Act has set the pattern also for excluding from coverage agricultural workers, domestic employees, maritime workers, and employees of nonprofit institutions and of governmental units.

The most notable extension in coverage during the war years has been in relation to maritime workers. This action followed the Supreme Court decision in 1943 in the Standard Dredging Corporation and International Elevating Company cases, which held that there is no constitutional objection to coverage of maritime workers by the New York law.¹³

All but 3 States¹⁴ originally excluded maritime workers, and only 3¹⁵ had repealed the exclusion by the end of 1941. In some States the absence of navigable waters made the exclusion meaningless. In 1942-45, 14 States amended their maritime coverage provisions. Eight¹⁶ deleted the exclusion of maritime workers on American vessels. Oregon and Washington extended coverage to maritime workers primarily engaged in navigation of the territorial waters of the State. Ohio extended coverage to Great Lakes seamen but placed seasonal limitations on their benefits based on wage credits earned within the season. Alabama, North Carolina, and Wisconsin provided for coverage of maritime workers whenever such workers become subject to the Unemployment Tax Act. Altogether, 13 States¹⁷ will extend coverage to maritime workers if they are covered under the Federal Unemployment Tax Act. California had exempted "service on the navigable waters of the United States as to which States are prohibited by the Constitution and the laws of the United States from requiring contributions from employers." Following the Supreme Court

decision, the California Employment Stabilization Commission adopted a resolution effective July 1, 1943, removing the exemption of maritime service.

Because of the interstate character of much maritime employment, coverage of these workers may be effected by reciprocal coverage arrangements. In 1945, Georgia, New Jersey, Texas, and Wisconsin enacted amendments relating to reciprocal arrangements with other States concerning maritime workers.

The only other significant extensions of coverage were to employees of nonprofit organizations in Hawaii and to certain State and local government workers in Maryland, Nevada, and Washington. In Washington the amendment specified that the earlier exclusion of government services does not apply to services performed for public-utility districts and public-power authorities. An opinion of the attorney general, however, determined that the amendment "was meant to apply to whatever administrative agency was designated to further the power development of the Columbia River" and not to any existing corporate body such as municipal power-and-light instrumentalities. Only Wisconsin had previously covered any State and local government employees.

Benefit Formulas

The framework of the benefit formulas was changed much less in 1942-45 than in 1937-41, when most States made such changes for administrative simplification. By the end of 1941, all States but Wisconsin had introduced a lag between the period in which a claimant's benefits are paid (the benefit year) and the period on which they are based; all but six States had established a relatively short base period; most of the States used the same base period for determining eligibility, benefit amount, and duration. All States (except Wisconsin, which has never had a full-time weekly wage formula) had adopted an arbitrary fraction of quarterly or annual earnings as the basis for determining weekly benefits instead of a full-time weekly wage which required week-by-week reports on earnings or hours or both.

¹² Alabama, Arizona, Connecticut, Florida, Georgia, Iowa, Maine, Michigan, Minnesota, Mississippi, Nebraska, New Hampshire, North Dakota, Oklahoma, Rhode Island, South Dakota, and Vermont, which had the proviso by the end of 1941; Illinois, Indiana, Kansas, Missouri, North Carolina, Texas, West Virginia, and Wisconsin, which added it in 1942-45. Alabama deleted the proviso in 1943 and restored it in 1945.

¹³ Colorado, the District of Columbia, New York.

¹⁴ Missouri, New Mexico, Wyoming.

¹⁵ Connecticut, Illinois, Iowa, New Jersey, Ohio, Pennsylvania, Texas, West Virginia.

¹⁶ Delaware, Florida, Georgia, Hawaii, Indiana, Kansas, Massachusetts, Michigan, Vermont, Washington, in addition to the 3 cited in the text.

These tendencies toward simplification continued in 1942-45. Indiana, Iowa, Florida, and Pennsylvania reduced their base periods to 4 quarters, leaving only Arizona and Missouri with base periods longer than 1 year. Only Arizona still provided for an extensible base period, which most States had used when they started paying benefits before any claimant could have a full base period.

Types of Base Periods and Benefit Years

By the end of 1941, 15 States¹⁷ were using a uniform base period—usually the calendar year—for all claimants, and a uniform benefit year—usually a 12-month period beginning 3, 4, 5, or 6 months after the end of the base period. Thirty-three States started a benefit year for each eligible claimant when he filed a valid claim or had served a waiting period; 27 of these used as the base period the first 4 of the last 5 calendar quarters preceding the benefit year. Kentucky and North Carolina combined an individual benefit year starting with a valid claim with two fixed base periods. Wisconsin had no concept of fixed periods, basing benefits in general on the most recent employment prior to separation, with eligibility in terms of employment with all employers, but the weekly benefit computed separately for each employer whose account is charged with benefits paid.

There were a few shifts during 1942-45. Pennsylvania adopted uniform periods in 1943 but returned to individual periods in 1945. South Dakota adopted individual periods in changing from an annual-wage formula; Vermont and Washington adopted uniform periods, the latter in changing to an annual-wage formula. West Virginia changed from uniform periods to an individual benefit year starting with a valid claim and two fixed base periods, to eliminate some of the lag between base period and benefit year which is inherent in the uniform periods. Thus by the end of 1945, 15 States utilized uniform benefit

years, and 18 used uniform base periods in computing eligibility and benefit amounts.

Method of Computing Weekly Benefits

By the end of 1941 the movement for simplification of the benefit formula had resulted in 43 high-quarter wage formulas and 7 annual-wage formulas (table 132). Six¹⁸ of the former maintained an alternative formula of 50 percent of full-time weekly wages, but this provision, although the first alternative in all States except Colorado, was rarely utilized. By the end of 1945 the full-time weekly wage formula had disappeared from the laws of all States except Arizona and Colorado, and the number of States using annual-wage formulas had increased to 8.

Only 14 States made changes in the formula for computing the weekly benefit amount in the 1942-45 period. Oregon and Washington adopted an annual-wage formula, while South Dakota changed from an annual-wage to a high-quarter formula. Seven States changed high-quarter fractions—Massachusetts, Michigan, North Dakota, and the 4 which eliminated the full-time weekly wage alternative. All but Louisiana liberalized the fraction. Rhode Island liberalized its weighted table, and Connecticut and Ohio changed their tables while changing the minimum or maximum amounts. Wisconsin liberalized the fraction of average wages allowed as benefits.

In changing from an annual-wage to a high-quarter formula, South Dakota considerably liberalized benefits except for workers who had steady employment throughout the base period. Though they increased maximum weekly amounts, Oregon and Washington reduced weekly benefits for low-paid or irregularly employed workers by changing to an annual-wage formula.

In 1945, 3 States added allowances for dependents of beneficiaries to the benefits based on prior earnings; the District of Columbia had included such allowances since its original law.

The 4 laws differ markedly in the definitions of dependents¹⁹ and in the amounts of the allowances. Connecticut allows \$2 per dependent up to three, but the total allowance for dependents cannot exceed 50 percent of the basic benefit payable for the week. The District of Columbia allows \$1 for each dependent up to three, but the maximum weekly amount payable is \$20, with or without dependents. Michigan allows \$2 for each dependent child, but the total amount payable may not exceed the average weekly wage in the high quarter or \$28, whichever is the lesser. Therefore, a Michigan claimant with the minimum benefit receives no allowance for dependents; a claimant with the maximum benefit of \$20 may receive an allowance for as many as four dependents; and some claimants near the maximum may draw fractional benefits for a fifth dependent. Nevada pays no allowance for one dependent, \$3 for two dependents, and \$6 for three or more.

Utah increased benefits at all levels by adjustment to the "cost-of-living" index of the U. S. Bureau of Labor Statistics. When the index (1935-39=100) rises to 125, the normal weekly benefit amount of each claimant (1/20 of his high-quarter wages) is increased by 20 percent (computed to the next higher multiple of \$1). When the index falls to 120, benefits will revert to normal. Should it fall to 98.5, normal benefits would be reduced by 20 percent, but not below \$13 by reason of this provision. The schedule of increased benefits has been in effect since July 1945.

Other States which wished to liberalize their benefits to reflect higher wages and to help meet higher costs of living relied on increases in the maximum and minimum benefit amounts in order to accomplish this purpose.

Maximum Weekly Benefit Amount

By the end of 1941 the \$15 maximum weekly benefit set in all but 2 of the original laws had been replaced in 21 laws. In 1942-45, 15 States, 10 of which still had the original \$15 maximum, made no change. Twenty-

¹⁷ Arkansas, Colorado, Connecticut, Illinois, Maine, Maryland, Massachusetts, New Hampshire, New York, Oregon, Rhode Island, South Dakota, Utah, Virginia, West Virginia.

¹⁸ Arizona, Colorado, Iowa, Louisiana, Pennsylvania, Vermont.

¹⁹ See Reticker, Ruth, "State Unemployment Compensation Laws of 1945," *Social Security Bulletin*, July 1945, p. 16.

Table 121.—Maximum weekly benefit amount: Distribution of States and of employed covered workers by specified provision in State law, December 31, 1941 and 1945

Maximum weekly benefit	Dec. 31, 1941		Dec. 31, 1945	
	Number of States	Percent-age distribution of covered workers	Number of States	Percent-age distribution of covered workers
Total....	51	100.0	51	100.0
\$15.	30	50.1	10	6.6
16.	7	18.3	3	2.1
17.	2	3.9	0	0
18.	9	25.0	11	13.5
20.	3	2.7	17	39.3
21.	0	0	3	24.3
22.	0	0	1	4.2
24.	0	0	1	.1
25.	0	0	3	2.5
28.	0	0	32	7.4

¹ Nevada, where only claimants with maximum number of compensable dependents are eligible for amount specified.

² Includes Utah, where normal maximum of \$20 is now raised to \$25 because of rise in cost of living.

³ Connecticut and Michigan, where only claimants with maximum number of compensable dependents are eligible for amount specified.

four States made only one change in the maximum benefit amount, 16 of them in the 1945 sessions. Other States brought up the maximum weekly benefit gradually during the period as weekly wages and cost of living rose.²⁰ Connecticut raised its \$20 maximum to \$22 in 1943 and in 1945 added up to \$6 for dependents; Michigan raised its \$16 maximum to \$20 in 1942 and in 1945 added up to \$8 for dependent children; in 1945 Nevada increased its \$15 maximum to \$18 and added up to \$6 for dependents.

In 1941 the majority of the States (30) had a \$15 maximum benefit amount, and half the covered workers were in these States (table 121). Only 3 States, with less than 3 percent of the covered workers, had a maximum benefit of \$20. By the end of 1945 the largest number of States (17) had a \$20 maximum benefit amount. Twenty-seven States had a maximum of \$20 or more, and 78 percent of the covered workers were in these States.

Minimum Weekly Benefit Amount

The trend in minimum weekly benefit amounts was also upward during the period, although a larger

number of States (28) made no change in 1942-45. In 1942, 5 States²¹ raised their minimums; in 1943, 6 States.²² In 1945, 11 States²³ increased their statutory minimums, and Utah raised its minimum (\$5) to \$7 in the upward adjustment of all benefit amounts to reflect the increased cost of living. In 1942 Michigan changed from \$7 to the lesser of \$10 and the average weekly wage in the high quarter, which, at the minimum qualifying wage, is \$4.81, and in 1945, South Dakota reduced the minimum weekly benefit from \$7 to \$6.

At the end of both 1941 and 1945 the largest number of States (19 and 18, respectively) and the median State had minimums of \$5; and the median worker was in a State which had a \$7 minimum (table 122). These figures, however, obscure the changes at the two ends of the scale, for in the period the number of States with minimums of less than \$4 dropped from 10 to 4, and the proportion of workers in States with such minimums fell from 13.5 percent to 5 percent. At the same time the number of States with minimums of \$8 or more rose from 2 to 11, and the proportion of covered workers in States with such minimums went up from 8 percent to nearly 50 percent.

Duration of Benefits

By the end of 1941, 13 States provided a specified potential duration of benefits for all eligible claimants, while 3 had uniform duration for all but a few benefit categories. The other States limited benefits in proportion to each individual's prior employment or wages up to a specified maximum number of weeks, expressed as a multiple of the weekly benefit amount. Actual weeks of duration might be greater, however, if all or part of a claimant's unemployment was partial unemployment.

In the States with variable duration, Wisconsin allowed a week's benefit for each 2 weeks of employment (up to 40); most of the States with high-

²¹ Indiana, Kentucky, Pennsylvania, Rhode Island, Virginia.

²² New Mexico, New York, Vermont, West Virginia, Wisconsin, Wyoming.

²³ Alabama, Connecticut, Delaware, Illinois, Iowa, Nevada, New Jersey, North Carolina, Washington, West Virginia, Wisconsin. See table in the *Social Security Bulletin*, July 1945, p. 14.

Table 122.—Minimum weekly benefit amount: Distribution of States and of employed covered workers by specified provision in State law, December 31, 1941 and 1945

Minimum weekly benefit	Dec. 31, 1941		Dec. 31, 1945	
	Number of States	Percent-age distribution of covered workers	Number of States	Percent-age distribution of covered workers
Total....	51	100.0	51	100.0
No fixed minimum.	11	1.0	0	0
\$2.....	2	4.3	0	0
3.....	27	8.2	24	4.8
4, 4.81.....	3	3.6	36	12.4
5.....	19	17.6	18	21.8
6, 6.75.....	8	12.6	7	7.5
7, 7.50.....	9	44.3	5	4.0
8.....	0	0	75	14.6
9.....	0	0	1	4.2
10.....	2	8.4	5	30.7

¹ Iowa, where claimants received their full-time weekly wage ($\frac{1}{4}$ of high-quarter earnings) if less than \$5.

² Includes Missouri; minimum is 50 cents, but if less than \$3, aggregate benefits are paid at the rate of \$3.

³ Includes Michigan; minimum is \$10 or average weekly wage in high quarter if less than \$10—with minimum qualifying earnings, \$4.81.

⁴ Excludes Utah, with statutory minimum of \$5; current effective minimum is \$7 under upward cost-of-living adjustment.

⁵ Includes Wisconsin; actually \$2, but if less than \$6, paid at rate of not less than \$6.

⁶ Includes Utah; see footnote 4.

⁷ Includes Wisconsin; actually \$6, but if less than \$8, paid at rate of not less than \$8.

quarter formulas allowed benefits equal to a fraction of base-period wages. A few used schedules with more liberal fractions for the lower wage brackets. The States with annual-wage formulas derived potential annual benefits and hence weeks of duration as well as weekly benefit amounts from schedules of annual earnings.

Changes in Duration Formula

A few States²⁴ changed the method of computing potential duration of benefits in 1942-45. A few more changed the ratio between base-period wages and benefits, usually but not always liberalizing the relation of benefits to wage credits. The largest number changed the maximum duration. In view of the large wartime earnings, increasing the maximum duration without changing the arithmetic of the duration formula meant more adequate duration of benefits for many claimants. Seven States²⁵ lib-

²⁴ Delaware, Maine, New Hampshire, Vermont, Washington.

²⁵ Connecticut, Florida, Indiana, Iowa, New Jersey, Oregon, Pennsylvania.

²⁰ Indiana, Massachusetts, New Hampshire, New York, Pennsylvania, West Virginia.

eralized the fraction used to compute duration, frequently in connection with reduction of the base period. Illinois, Kentucky, Maine, Minnesota, New Hampshire, Rhode Island, and South Dakota amended their duration schedules and liberalized the potential benefits for each wage class.

The formulas for duration of benefits at the beginning and end of the period are summarized in table 123.

Uniform duration of benefits.—In 1941, 13 States provided uniform potential duration of 13 to 20 weeks for all eligible claimants. Mississippi with 14 weeks, Georgia, Montana, North Carolina, South Carolina, and Tennessee with 16, and Hawaii with 20 made no change in their provisions during 1942-45. New York doubled its uniform duration of 13 weeks; West Virginia increased from 16 to 21, and Kentucky and North Dakota, from 16 to 20 weeks. Utah retained the principle of uniform duration and

Table 123.—*Formulas for duration of benefits: Distribution of States and of employed covered workers by specified provision in State law, December 31, 1941 and 1945*

Formula	Dec. 31, 1941		Dec. 31, 1945	
	Number of States	Percentage distribution of covered workers	Number of States	Percentage distribution of covered workers
Total	51	100.0	51	100.0
High-quarter formula				
Fraction of base-period wages	43	91.1	42	88.2
$\frac{1}{4}$	30	50.4	25	36.0
$\frac{1}{3}$	1	.6	1	.6
$\frac{2}{3}$	12	7.6	11	10.4
$\frac{3}{4}$	1	4.5	1	4.5
$\frac{4}{5}$	6	10.0	9	14.4
$\frac{5}{6}$	24	12.1	22	5.8
$\frac{6}{7}$	5	6.5	3	.3
$\frac{7}{8}$	1	9.1	0	0
Schedule of base-period wages	3	15.4	6	26.7
Uniform duration	10	25.3	11	25.5
Annual-wage formula	7	6.7	8	9.6
Schedule	4	2.7	3	4.6
Uniform	3	4.0	5	5.0
Fraction of weeks worked	1	2.2	1	2.2

¹ Includes Florida and Iowa (1941) and Arizona (1941 and 1945) with 8-quarter base periods, and Indiana (1941) with $\frac{3}{2}$ + fraction and 5-quarter base period.

² Includes Missouri, with 8-quarter base period.

³ Pennsylvania, with 8-quarter base period.

⁴ Includes Ohio and Utah, with near-uniform duration; see text.

⁵ Includes Maine, New Hampshire, South Dakota, with uniform duration except for lower benefit classes.

⁶ Includes Oregon, which retained a $\frac{1}{4}$ fraction in changing from high-quarter to annual-wage formula.

extended its normal duration from 20 to 23 weeks. However, since maximum potential benefits in a benefit year are not increased with the adjustment of the weekly benefit amount to the cost of living, the actual duration is not uniform. At present, while the schedule of weekly benefits now ranges from \$7 to \$25 (instead of \$5-20), duration is reduced to 16.4-18.4 weeks in the various benefit categories. Ohio, the first State to provide the same potential duration of benefits to all eligible claimants, adopted variable duration in 1945; however, the 18 weeks which had been provided since 1941 for all eligible claimants became the minimum; the maximum is now 22 weeks.

In 1943 Vermont and New Hampshire adopted uniform duration (18 weeks) and in 1945 increased the limit to 20. In the latter year, Maine also made its duration uniform at 20 weeks.

Thus the increase from 1942 through 1945 in the number of States with uniform duration is only 1—from 13 to 14. However, if Ohio and Utah—with near-uniform duration and with minimum duration which is more than maximum duration in many States—are included, 16 States with 30 percent of the covered workers provide uniform or nearly uniform duration of benefits for all eligible workers.

Maximum Weeks of Benefits

By the end of 1941, maximum benefits of 20 times the weekly benefit amount were payable in 10 States, and of 17 to 19 times in 7 other States. In 25 States, however, the limit was 16 weeks, and in 9 States, 13 to 15 weeks. Nineteen States made no change in maximum duration in 1942-45. Of these States, Arizona and Mississippi retained 14 weeks, and 12 States, 16 weeks (table 133). In 31 States, including States with uniform or variable duration, the trend in maximum potential duration was upward.

Twenty-three States made only one change in maximum duration during the period, 19 of these in the 1945 sessions. The largest changes were in Washington and New Jersey—from 16 and 18, respectively, to 26 weeks. Other States brought their maximum

Table 124.—*Maximum duration of benefits: Distribution of States and of employed covered workers by specified provision in State law, December 31, 1941 and 1945*

Maximum weeks of benefits for total unemployment	Dec. 31, 1941		Dec. 31, 1945	
	Number of States	Percentage distribution of covered workers	Number of States	Percentage distribution of covered workers
Total	51	100.0	51	100.0
13	3	22.5	0	0
14	4	1.0	2	.8
15	2	1.2	0	0
16	25	29.0	12	12.5
17	1	.2	1	.2
18	5	18.4	3	4.9
19	1	.6	1	.3
20	29	19.8	21	31.0
21	0	0	1	1.1
22	0	0	2	7.0
23	0	0	3	14.0
26	1	7.3	5	28.2

¹ Utah; maximum possible duration under upward cost-of-living adjustment applicable in 1945 is 19 weeks. When no adjustment applies, duration is 23 weeks uniform.

² Includes Rhode Island, where maximum duration is 20½ weeks; and Wisconsin (1941), where maximum of 20 weeks applies to benefits for continuous unemployment from any 1 employer's account.

³ Includes California and Wisconsin. In California, maximum duration generally is 23½ weeks. Under a few combinations of base-period and higher-quarter earnings, durations may be more than 23½ weeks. In Wisconsin, maximum of 23 weeks applies to benefits for continuous unemployment from any 1 employer's account.

duration up gradually.²⁶ California was the first to provide a maximum of 26 weeks (in 1939) and the only State to decrease maximum weeks of benefits during the period. In 1943 the weekly benefit amount was increased from \$18 to \$20, but the maximum total benefits in a benefit year, which were expressed in terms of a schedule of base-period wages, were not changed. As a result the maximum potential benefits (\$468) represent only 23.4 weeks at \$20 a week instead of 26 weeks at \$18 a week.

At the end of 1941 the largest number of States (25) provided a maximum duration of 16 weeks, but these States included only 29 percent of the covered workers; 9 States with 25 percent of the covered workers provided only 13, 14, or 15 weeks at the maximum; 17 with 46 percent of the covered workers provided more than 16 weeks of benefits; only California allowed more than 20 weeks (table 124).

By the end of 1945 the largest number of States (21 with 31 percent of the covered workers) provided a maximum duration of 20 weeks, and 11

²⁶ Delaware, Indiana, Maryland, New Hampshire, New York, Pennsylvania, South Dakota, Vermont.

States with 50 percent of the covered workers provided maximum duration of more than 20 weeks.

The extension of maximum duration without liberalization of the other elements of the benefit formula has resulted, in some States, in the limitation of maximum potential duration to claimants who are eligible for the maximum weekly amounts or certain of the higher weekly benefits. The schedules of the annual-wage formulas in Minnesota, Oregon, and Washington and the separate schedules of high-quarter wages and weekly benefits and of base-period wages and maximum annual benefits in California and Rhode Island have this result. In Maryland, with a benefit formula providing weekly benefits of 1/20 of high-quarter wages and annual benefits of 1/4 of base-period wages, only some of the claimants who qualify for maximum weekly benefits can qualify for the maximum 26 weeks. At all other benefit levels the maximum potential duration of benefits is 19 or 20 weeks, depending on the rounding of the weekly benefit amount.

In 1945 the Illinois Legislature extended maximum potential benefits in a uniform benefit year to 26 weeks but instituted a so-called disqualification provision which limits consecutive weeks of benefits in two successive benefit years to 26. A claimant who, after July 1, 1945, has drawn 26 weeks of benefits in one or two benefit years without intervening employment has to earn three times his weekly benefit in bona fide work before he can draw the remainder of his benefits, to which his base-period wages entitle him, in the second benefit year.

Maximum Potential Benefits in a Benefit Year

Since the trend in both weekly benefits and weeks of benefits is upward, the trend in maximum annual benefits is definitely upward. In 1941 the median State afforded maximum potential benefits of \$240, and the median worker was in a State with maximum potential benefits of \$288. In 1945 the median State afforded maximum potential benefits of \$396, and the median worker was in a State with maximum potential benefits of \$468.

Table 125.—*Maximum annual benefits: Distribution of States and of employed covered workers by specified provision in State law, December 31, 1941 and 1945*

Maximum annual benefits	Dec. 31, 1941		Dec. 31, 1945	
	Number of States	Percentage distribution of covered workers	Number of States	Percentage distribution of covered workers
Total.....	51	100.0	51	100.0
Less than \$200.....	3	22.5	0	0
200.00-249.99.....	24	21.6	9	6.5
250.00-299.99.....	10	21.7	3	4.1
300.00-349.99.....	8	15.6	9	9.9
350.00-399.99.....	3	10.7	5	4.4
400.00-449.99.....	2	.6	11	18.1
450.00-499.99.....	1	7.3	6	21.1
500.00-549.99.....	0	0	4	22.4
550.00 or more.....	0	0	24	13.5

¹ Includes Nevada, where only claimants with maximum number of compensable dependents are eligible for the maximum amount.

² Includes Connecticut and Michigan, where only claimants with maximum number of compensable dependents are eligible for the maximum amount.

The improvement in provisions for maximum potential benefits from 1941 to 1945 is shown in table 125. In December 1941 the largest number of States (24) provided benefits between \$200 and \$249.99. In December 1945 the largest number (11) provided \$400 to \$449.99. In 1941, more than 80 percent of the covered workers were in States with maximum benefits under \$350; in 1945, 80 percent of the covered workers were in States with maximum benefits of \$350 or more.

However, 13 States²⁷ made no change during the 4 years in the duration formula, the weekly benefit formula, the maximum duration, or the maximum weekly benefit, and thus no change which would increase potential annual benefits. In 5 other States,²⁸ maximum annual benefits were increased only by reason of an increase in maximum weekly amounts.

Benefits for Partial Unemployment

By December of 1941, all but 3 States had provided benefits for workers experiencing underemploy-

²⁷ Alaska, Arizona, Arkansas, Colorado, Georgia, Idaho, Louisiana, Mississippi, Missouri, Montana, New Mexico, Tennessee, Virginia.

²⁸ Alabama, Hawaii, North Carolina, Rhode Island, South Carolina.

ment which reduced earnings below their weekly benefit amount or the weekly benefit amount and a small allowance. The existing plans were changed little in 1942-45.²⁹ In 1942, New York adopted a "day-base plan." Workers who are unemployed throughout the week are paid benefits weekly. Those who are unemployed more than 3 but less than 6 days in a week and earn not more than \$24 accumulate credits for each day over 3 and are paid whenever they have 4 "effective days." In 1945 Pennsylvania adopted a program of benefits for partial unemployment, effective January 1, 1946. Montana is the only State without provision for weeks of partial unemployment; in that State a worker may be considered totally unemployed in a week in which he has odd-job or subsidiary earnings amounting to \$7 or performs a day's work of not more than 8 hours.

Benefit Rights of Ex-Servicemen

By the end of 1941, 38 States had enacted provisions to maintain the benefit rights of workers who left covered employment to enter the armed forces. These so-called freezing provisions were originally in terms of "trainees." They preserved the benefit rights of trainees who entered the military service on or after a date in 1940, and defined their rights in one or more benefit years subsequent to discharge. Later the laws used terms comparable to Pennsylvania's "status preserved during and after military and naval service."

By 1944 all jurisdictions except Alaska and New Mexico had enacted such provisions. However, when the Federal Government assumed responsibility for unemployed ex-servicemen through the Servicemen's Readjustment Act of 1944, the importance of the State provisions was reduced. By December 31, 1945, veterans had spe-

²⁹ See "Statutory Provisions for Partial Unemployment," *Social Security Bulletin*, January 1945, pp. 25-30, for a detailed description of these plans; and "State Unemployment Compensation Laws of 1945," *Social Security Bulletin*, July 1945, pp. 15-16, for changes made in the 1945 sessions.

cial benefit rights in only 35 States.³⁰

In 33 States these rights are limited to the wage credits at the time of induction. In Idaho, any moneys paid an ex-serviceman by the Federal Government as compensation for unemployment subsequent to his honorable discharge are deducted from the unpaid balance of his rights under the Idaho law. In Utah each veteran is allowed special credits, for each quarter of active service after January 1, 1940, equal to his high-quarter wages before his induction. Pennsylvania adopted an automatic allowance of maximum benefits under the 1945 benefit schedule to all individuals engaged in covered employment in the year preceding military service.

In most of these 35 States, ex-servicemen's rights to State benefits represent a "last defense" against unemployment, to be used when Federal benefits are exhausted. In 19 States a veteran may elect whether to draw State or Federal benefits first.

Eligibility for Benefits

Eligibility for benefits depends on several factors—attachment to the labor force as measured by employment or wages in covered employment within a specified prior period, registration for work, availability for work, ability to work, and the serving of a waiting period. As would be expected, the trends with reference to these different factors are diverse.

Wage Qualification for Benefits

By the end of 1941, 22 States, including the 7 with an annual-wage formula, expressed their base-period qualifying wages as a flat amount (\$100–300). Ohio required employment in 20 weeks in addition to \$160; Wisconsin, 14 weeks of employment at not less than \$4 a week. Actually the amount specified qualifies merely for the minimum weekly benefit amount and sometimes also for only the minimum duration. Eligibility for higher weekly benefits and often for maximum weeks of benefits depends on the higher amount specified in the

³⁰ In Arizona, New York, Texas, Virginia, and Washington, the State provisions expired with the enactment of the Federal act; in Iowa, Minnesota, Nebraska, and New Hampshire, the period of military service covered expired in 1945; Delaware, Illinois, Kansas, Oklahoma, and Wisconsin repealed the provisions in 1945.

Table 126.—*Minimum qualifying wages: Distribution of States and of employed covered workers by specified provision in State law, December 31, 1941 and 1945*

Minimum qualifying wage	Dec. 31, 1941		Dec. 31, 1945	
	Number of States	Percentage distribution of covered workers	Number of States	Percentage distribution of covered workers
Total.....	51	100.0	51	100.0
Less than \$50.00.....	2	4.6	1	2.4
50.00–99.99.....	10	19.2	6	7.1
100.00–149.99.....	15	12.2	14	14.0
150.00–199.99.....	13	36.2	13	19.1
200.00–249.99.....	9	15.2	11	25.8
250.00–299.99.....	1	5.3	2	8.2
300.00 or more.....	1	7.3	4	23.4

schedules of high-quarter or annual wages used in the weekly benefit formula or in the formula for maximum duration (see columns on qualifying wages, tables 132 and 133).

Twenty-two States with high-quarter benefit formulas expressed their qualifying wage as a multiple of the weekly benefit amount (13–40 times). In 4 other States a higher multiple was required above the lowest, or several lower, brackets. In only 18 States was the multiple larger than the fraction of high-quarter wages, so that the eligibility formula automatically required employment in more than 1 quarter of the base period for all claimants with weekly benefits less than the maximum.

During 1942–45, 29 States made no change in their provisions for qualifying wages; 3 States³¹ changed the form—from a flat amount to a multiple; 4 States³² increased the flat qualifying amount while increasing the benefits for claimants who barely qualify; 9 States³³ changed the qualifying multiple of weekly benefits; New York added a requirement of minimum high-quarter (as well as base-period) wages; and 8 States³⁴ changed the distribution of earnings required in the quarters of the base period. In other States which express

³¹ Delaware, Florida, Maryland.

³² Connecticut, Maine, Washington, West Virginia.

³³ Iowa, Louisiana, New York, Pennsylvania, Texas, and Vermont increased the multiple; North Dakota, Oklahoma, and Wyoming decreased it.

³⁴ Alabama, Florida, Indiana, New Mexico, South Dakota, Vermont, West Virginia, Wyoming.

the qualifying wage as a multiple of the weekly benefit, changes in minimum and maximum amounts during 1942–45 automatically changed the arithmetic of the wage qualification.

By the end of 1945, qualification for benefits was a multiple of the weekly benefit amount in 30 States, including all States with uniform duration and a high-quarter benefit formula; a flat amount in 19 States; and in 2 States a dual requirement of weeks of employment and wages. The amounts required under formulas of all types had been increased. The States admitting to benefits workers with base-period wages of less than \$100 had decreased from 12 to 7. Those requiring base-period wages of \$200 or more had increased from 11 to 17 (table 126).

Availability for Work and Ability To Work

In 1941 all State laws provided that a claimant must be able to work. In 1942 Rhode Island enacted a cash sickness compensation act, administered by the Rhode Island Unemployment Compensation Board and financed by a 1-percent employee contribution which was subtracted from the State's normal 1.5-percent employee contribution for unemployment compensation. Sickness benefits became payable in April 1943 to workers covered by the unemployment compensation law, with financial eligibility and benefit amounts determined according to the unemployment compensation formula.

In 1944 the Federal Servicemen's Readjustment Act provided weekly benefits for ex-servicemen who were incapacitated for work after they had registered for unemployment benefits. The next year Maryland, Montana, and Nevada provided unemployment compensation for claimants who became unable to work after registering for work—but only until they had refused work which would have been suitable but for the disability. It was not possible for any State to pay benefits according to the servicemen's readjustment allowance pattern because of the Social Security Board's interpretation that moneys in the unemployment trust fund may be used only for compensation for unemployment due to lack of work. In the new provisions in the three

States cited, it is considered that when lack of work is the initial cause of unemployment it continues to be the primary cause, even though illness or disability intervenes, so long as no suitable work is available for the claimant.

Some States increased the stringency of the "able to work" requirement during 1942-45. Michigan, for instance, in 1943 added to its requirement that a claimant must be able to perform full-time work the qualifying phrase, "of a character which he is qualified to perform by past experience and training and of a character generally similar to work for which he has previously received wages." After this provision resulted in ineligibility of returning servicemen who were not able to return to their previous jobs, a proviso was added in 1944 that any honorably discharged veteran "shall not be deprived of the benefits of this act to which he would be otherwise entitled as a trainee if able to work and who holds himself available for work."

Another restrictive tendency was to limit benefit rights of claimants who left the State. In 1943, Michigan and Alabama added requirements that claimants must be available for work in the community where they earned wage credits or at a locality where similar work is available. Thus an automobile worker who in an off-season returned to his home in a small town in Kentucky might find that benefits were denied him.

The changes were not all in one direction, however. In 1945, Nebraska eliminated a provision (in effect since 1939) disqualifying a claimant who had quit voluntarily for each week in which he failed to report in person to an office of the Nebraska State Employment Service.

Waiting Periods

The waiting periods of the original State laws had been considerably liberalized by the end of 1941. Since then, 28 States have made no change in their waiting-period provisions. In the other 23 States, changes have varied from the complete elimination of the waiting period in Maryland to the elimination, in Maine and Vermont, of requirements for extra weeks when the waiting period is served in weeks of partial unemployment.

Table 127.—Waiting-period requirements: Distribution of States and of employed covered workers by specified provision in State law, December 31, 1941 and 1945

Waiting period	Dec. 31, 1941		Dec. 31, 1945	
	Number of States	Per centage distribution of covered workers	Number of States	Per centage distribution of covered workers
		51		100.0
Total	51	100.0	51	100.0
No waiting period	0	0	1	1.7
1 week of total or partial unemployment within benefit year	12	18.9	28	66.1
1 week of total, or 2 of partial unemployment within benefit year	7	10.7	7	11.0
1 week initial plus additional weeks	3	8.4	12	5.8
2 weeks total or partial	20	32.0	11	12.2
2 weeks initial plus additional weeks	4	4.0	1	1.0
3 weeks within benefit year	22	2.4	21	2.2
3 weeks	3	23.6	0	0

¹ Includes Missouri, which requires 2 weeks of partial unemployment for 1 week of total.

² Includes Wisconsin, which has limit of 2 weeks in a calendar year.

³ Includes Alabama, which required 2 weeks of partial unemployment for 1 week of total.

Eleven States ³⁶ reduced their waiting period from 2 weeks to 1. Alabama, New York, and Pennsylvania, with 3 weeks in 1941, came down to 1 gradually. New Hampshire and Massachusetts substituted 1 week of total or 2 of partial unemployment for 2 weeks of total; Missouri for 2 weeks of total or partial. Connecticut, Indiana, and Montana eliminated their requirement of additional waiting periods after reemployment.

Thirteen States retain an initial waiting period of 2 weeks of total unemployment,³⁷ and 9 States³⁸ still

³⁶ California, the District of Columbia, Kentucky, Louisiana, Michigan, Nevada, North Dakota, Oregon, South Dakota, Virginia, Washington.

³⁷ Alaska, Colorado, Georgia, Idaho, Iowa (2 weeks of total or 4 of partial), Minnesota, Mississippi, Montana, Nebraska, Ohio, Vermont, Wisconsin (2 weeks in calendar year), Wyoming.

³⁸ Alabama, Arizona, Iowa, Massachusetts, Missouri, New Hampshire, North Carolina, Rhode Island, Tennessee.

count 2 weeks of partial unemployment as equal to 1 of total (table 127). Missouri and Texas are the only 2 States which now require additional waiting periods for subsequent spells of unemployment within a benefit year—the original pattern in practically all States.

Disqualifications³⁹

By the end of 1941, the tendency toward making disqualification provisions more stringent than in the original laws and their European prototypes had resulted in the enactment in 10 States of provisions for disqualifying claimants for the duration of unemployment resulting from one or more causes, and in 24 States for canceling or reducing benefit rights. In the other States, disqualification for voluntary leaving without good cause, discharge for misconduct connected with the work, or refusal of suitable work without good cause was for a flat period of 1, 2, 3, 4, 6, or 7 weeks or for a variable period, at the discretion of the agency, with the upper limit ranging from 4 to 16 weeks (table 134).

All States but 5 disqualified workers engaged in a labor dispute in active progress or during a stoppage of work existing because of a labor dispute in the establishment where they were last employed. Pennsylvania and Rhode Island had a flat disqualification period—3 weeks and 8 weeks—in case of a labor dispute. In New York, Tennessee, and Louisiana, disqualification was for a specified period—7, 4, and 3 weeks, respectively—or during the progress of the labor dispute, whichever was shorter.

In 1942-45, only 3 States made any substantive change in their labor-dispute provisions. Minnesota changed the basis of its disqualification from stoppage of work to dispute in active progress. Virginia added reduction of benefits for weeks of disqualification due to a stoppage of work because of a labor dispute (as

³⁹ For a more complete discussion of disqualification provisions as of January 1944, see Clague, Ewan, and Reticker, Ruth, "Trends in Disqualification From Benefits Under State Unemployment Compensation Laws," *Social Security Bulletin*, January 1944, pp. 12-23.

well as for the other three causes); no other State had such a provision. Pennsylvania in 1943 increased its flat disqualification from 3 to 4 weeks, and in 1945, to 5 weeks or the duration of the dispute.

During the war years, 28 States made no changes in the period of disqualification or other penalty for the three major causes of disqualification; 20 made changes in the disqualification for voluntary quit, 18 for discharge for misconduct, and 16 for suitable work. In general, these changes added an "attributable to the employer" limitation on good cause for voluntary leaving, or increased the period of disqualification, or added reduction of benefit rights, or specified earnings necessary to qualify for benefits again.¹⁹ Some States made a series of changes during the period, only the last of which is reflected in table 135.²⁰

Good Cause for Voluntary Leaving

In most States, a claimant is not disqualified for leaving work if he had good cause for quitting. Good cause includes good personal cause as well as causes connected with the work. By the end of 1941, however, 11 States by statute and New Hampshire by regulation limited the good cause which would excuse a voluntary leaving to causes attributable to the employer or arising out of the employment (table 128). Eight other States²¹ added such provisions in 1943. Connecticut, however, qualified its "sufficient cause which is connected with employment" by adding "or is solely by reason of governmental regulation or statute" to avoid disqualifying claimants drafted for the armed forces but rejected. In this period of labor shortage, there was

¹⁹ See also the discussion of restrictive tendencies in availability requirements, pp. 122-123, and of the Illinois disqualification after 26 weeks of benefits in successive benefit years, p. 121.

²⁰ For example, Minnesota in 1943 changed from a 2-16 weeks' disqualification period for voluntary leaving and 3-16 weeks for discharge for misconduct to a 3-week disqualification period, with cancellation of all benefits based on the employment which was left. Then in 1945 the disqualification for both causes was increased to 3-7 weeks, and cancellation of benefit credits was eliminated.

²¹ Minnesota, North Carolina, Ohio, South Dakota, Texas, Virginia, Washington, West Virginia.

social pressure for keeping all members of the labor force at work. Employers whose experience-rating accounts might be charged if a former employee quit and remained unemployed urged that benefits be limited to claimants whose good cause for separation was connected with the work. The proponents of more liberal disqualification provisions, however, urged that, while some claimants who quit for good personal cause would not be available for work and hence not eligible for benefits immediately after the separation, they should not be denied benefits when they were available for work if no suitable work could be found for them.

In 1945 the trend seemed to turn (table 135). Ohio and Washington removed the "attributable to the employer" limitation on the cause which may justify a voluntary separation. Iowa and Wisconsin retained the limitation but reduced its severity.²² Thus, by the end of 1945, the States which limit good cause to cause attributable to the employer numbered 18 (with 29 percent of the covered workers), and in 2 of the 18 the provision has some exceptions.

Period of Disqualification

The trend in period of disqualification was definitely upward. In 1942-45 the number of States with flat disqualification periods²³ de-

²² Iowa will not disqualify a claimant who leaves a job solely to accept a better job and stays on it for at least 12 weeks, nor Wisconsin one who leaves for a "compelling personal reason." However, Wisconsin deleted another provision that a claimant who had worked on a job for 12 weeks or less would not be disqualified for leaving if the job would not have been considered "suitable work" if he had refused it.

²³ In South Dakota no period is specified (1941 or 1945) for voluntary quit or discharge for misconduct. Individuals who have left work voluntarily without good cause attributable to the employer or who have been discharged for misconduct connected with the work are "not entitled to any benefits on account of such employment." If the separating employer was not a base-period employer, there may be no immediate disqualification. If the separating employer was the only base-period employer, this disqualification is for any unemployment during the benefit year. If the separating employer was a post-base-period employer, this disqualification may result in cancellation of benefit credits in the next benefit year.

creased; the number with variable disqualification periods decreased slightly; and those with disqualification for the duration of the unemployment increased. Many States with flat or variable periods increased the number of weeks. For example, Indiana increased its flat 3 weeks to 5 weeks; Mississippi increased the maximum disqualification period for voluntary quit (5 weeks) and misconduct (7 weeks) to 12 weeks; and North Carolina increased the period for all three causes—from 4-7 to 4-12 weeks for voluntary separation and refusal of suitable work, and from 5-10 to 5-12 weeks for discharge for misconduct.

Most significant was the increase in disqualification for the duration of the unemployment. In a period when few jobs are obtainable for certain groups of claimants, disqualification for the duration of the unemployment may mean a complete denial of benefits. In the laws as of December 31, 1941, the disqualification for one or more causes was for the duration of the unemployment in 10 States with 39 percent of the covered workers (table 128).²⁴ No State disqualified for the duration of the unemployment for all three major causes, and only 4—Idaho, Iowa, Massachusetts, and Pennsylvania—for two causes. Only New Hampshire and Minnesota specified earnings which would remove the disqualification. In several States, however, disqualification for leaving work on account of pregnancy or marital obligations involved disqualification for the duration of the unemployment (table 129).

By the end of 1945 the number of States with disqualification for the duration increased to 14 (with 47 percent of the covered workers), while the number of major causes for which benefits were postponed for all weeks of unemployment had more than doubled. Delaware, Florida, Oregon, and Pennsylvania applied disqualification for the duration to all three causes; Alabama, Idaho, Iowa, Mas-

²⁴ In Idaho, voluntary leaving and discharge for misconduct were counted as conditions of *ineligibility for each week* of unemployment. The other States specified "the duration of the unemploy-ment."

Table 128.—Disqualification provisions: Distribution of States and of employed covered workers by specified provision in State law, December 31, 1941 and 1945

Provision	Dec. 31, 1941		Dec. 31, 1945	
	Num- ber of States	Per- cent of cov- ered work- ers	Num- ber of States	Per- cent of cov- ered work- ers
Good cause for voluntary leaving limited to cause attributable to the employer.....	12	19.8	18	29.2
Disqualification for the duration of the unemployment, total.....	10	39.3	14	47.0
Voluntary leaving.....	5	15.2	11	31.2
Discharge for misconduct.....	2	4.7	7	21.7
Refusal of suitable work.....	7	34.2	10	36.6
Cancellation or reduction of benefit rights, total.....	24	40.0	26	42.7
Voluntary leaving.....	17	31.4	17	22.0
Discharge for misconduct.....	18	32.7	19	30.1
Refusal of suitable work.....	18	28.9	21	32.0

sachusetts, Michigan, and Ohio, to two causes. Six States⁴⁶ now specified the amount of earnings or employment and earnings which would remove the disqualification. Florida, which limited the disqualification for a voluntary quit and a discharge for misconduct to 12 weeks and for a refusal of suitable work to 5 weeks, added a provision that a claimant must earn 10 times his weekly benefit amount to be eligible for benefits. Thus, the disqualification may be longer than the duration of the unemployment following the separation if the claimant suffers a second period of unemployment within 12 weeks, and may be longer than 12 weeks if his "duration of unemployment" is more than 12 weeks.

Cancellation of Benefit Rights

By the end of 1941, 24 States canceled or reduced benefit rights of claimants disqualified because of one or more of three major causes: 17 for

⁴⁶ Alabama, earnings equal to 20 times an individual's weekly benefit; Florida, 10 times the weekly benefit; New Hampshire, the weekly benefit amount plus \$2; Ohio, 4 times the weekly benefit; Oregon, \$50 for bona fide employment in 2 weeks; and Wisconsin, 4 times the weekly benefit and 4 weeks of employment.

voluntary leaving, and 18 each for discharge for misconduct and for refusal of suitable work (table 128). Cancellation of benefit rights may result in a disqualification for the duration of the unemployment and disqualification in a second benefit year, depending on the statutory provision for canceling credits with the separating employer or all previous employers and the duration of the employment with those employers.

This trend to cancel or reduce benefit rights continued until 28 States included such a provision. Alabama, Indiana, New Mexico, and Virginia added such provisions for all three causes; West Virginia added it for refusal of suitable work, the only cause not previously giving rise to reduction of benefit rights in the State. Michigan dropped its provisions for reducing benefit rights (3-5 weeks) in cases of voluntary leaving and discharge for misconduct but substituted another restrictive provision, disqualification for the duration of the unemployment. Toward the end of the war period there was some evidence that the trend was arrested. In 1945, provisions for reduction or cancellation of benefit rights were eliminated in Maryland (for all three grounds for disqualification), Minnesota (for a voluntary separation or a discharge for misconduct), Ohio (for a voluntary separation), and Wisconsin (for a refusal of suitable work). In the last State, however, benefits are not payable to a claimant who has refused suitable work without good cause until he has been employed for at least 4 weeks and has earned wages equal to at least four times his weekly benefit amount. West Virginia, retaining the provision for the reduction of benefit rights for all three grounds, provided for restoration of the amount of the reduction if the claimant returns to covered employment during the benefit year.

At the end of 1945 benefit rights were canceled or reduced for one or more of the major causes in half the States, which contained 43 percent of the covered population. In 21 States, with one-third of the covered workers, the provision for cancellation or reduction of benefit rights in case of refusal of suitable work, which had

resulted from wartime pressure to keep workers on jobs, remained in the laws in a period of changing labor-market conditions, when the determination of what is suitable work for individual claimants was a very difficult problem.

Special Disqualification of Women Claimants

One trend clearly revealed in table 129 is the increase in special disqualification provisions for women workers. By the end of 1941, 17 States⁴⁷ had special provisions for women who left work to marry or because of pregnancy; the provisions usually involved more stringent disqualifications than those for voluntary quitting for other causes.

During the war years no State repealed such provisions completely, though Washington limited its disqualification to "termination of employment due to pregnancy." Eight States⁴⁸ added one or more such provisions, and 5 States⁴⁹ added a disqualification for unemployment due to pregnancy to an earlier one for claimants who left to marry. At the end of 1945, 25 States had one or more special provisions applicable to women claimants, and 10 of the 25 States had special provisions both for pregnancy and marital obligations.

In some States the woman who quits to marry or because of pregnancy is considered unavailable for work or unable to work, rather than disqualified. Ordinarily a claimant who is not available is ineligible for benefits for each week of his unavailability. In the case of pregnant women, many of the State laws specify a period varying from 4 weeks before and after childbirth (Massachusetts) to 3 months before and after (Alabama and North Carolina) even though they may classify the pregnant claim-

⁴⁶ In addition, the District of Columbia provided by regulation that a woman "whose employment has been severed by pregnancy" is presumed to be unable to work in the absence of "affirmative evidence to the contrary."

⁴⁷ Alabama, Alaska, Hawaii, Maryland, New Hampshire, North Carolina, South Dakota, West Virginia.

⁴⁸ Indiana, Michigan, Minnesota, Nebraska, North Dakota; North Dakota included a proviso which permits a woman to establish her ability to work by a physician's certificate or by her work record during previous pregnancies.

ant as unavailable for work or unable to work, rather than as disqualified.

Most of the provisions emphasize the voluntary character of separation from the job to marry or to assume marital obligations or to move with the husband. Some, however, particularly those applying to pregnant women, are so broad as to include women discharged because of employers' rules against employing married or pregnant women. In Iowa a woman who ordinarily devotes the major portion of her working time to her duties as a housewife is considered

to have refused suitable work if she does not return to her customary self-employment.

It is of interest that 12 of the States⁴⁹ with special disqualification provisions for women claimants had, as of December 31, 1945, an "attributable to the employer or the employment" restriction on good cause to justify a separation. In these States, leaving to marry or leaving because of pregnancy would not constitute good

⁴⁹ Alabama, Connecticut, Hawaii, Iowa, Massachusetts, Michigan, Minnesota, New Hampshire, North Carolina, South Dakota, West Virginia, Wisconsin.

cause attributable to the employer, and such claimants would be disqualified. Nevertheless, special provisions are included, often with an additional penalty.

Seven of the 17 States which limit the benefit rights of claimants who leave because of marital obligations now cancel the benefit credits from the separating employer (South Dakota cancels for pregnancy also) or from all employers prior to marriage (Montana, Nebraska, Nevada, and Wyoming) or all employers prior to leaving (Indiana and Wisconsin). In these States a claimant is not only

Table 129.—Availability and disqualification provisions: Special provisions in State laws affecting women, December 31, 1941 and 1945

State	Provision as of Dec. 31, 1941				Provision as of Dec. 31, 1945			
	If unemployment is due to pregnancy	If claimant quit because of marital obligations ¹	Period of disqualification ²	Cancellation or reduction of wage credits ³	If unemployment is due to pregnancy	If claimant quit because of marital obligations ¹	Period of disqualification ²	Cancellation or reduction of wage credits ³
Alabama					Unavailable			
Alaska					do			
Connecticut	Disqualified		Not less than 2 months before and after.		Disqualified			
Hawaii					Unavailable			
Indiana	Disqualified		Duration do	Prior to leaving	do	Disqualified	Duration do	Prior to leaving.
Iowa	do							
Maryland					Unavailable			
Massachusetts	Unavailable		Not less than 2 weeks before, 4 after.		do			
Michigan	Disqualified ¹		3-5 weeks	3-5 weeks	Disqualified	Disqualified do	Duration do	
Minnesota	Disqualified ¹		Duration in benefit year.					
Montana	Disqualified		Duration do	Prior to marriage	do	do	do	Prior to marriage.
Nebraska	do				Unavailable			Do.
New Hampshire					do			
Nevada	Disqualified		Duration	Prior to marriage	Unavailable	Disqualified	Duration	Prior to marriage.
North Carolina								
North Dakota	Disqualified		Duration	Prior to marriage	do	Unavailable	3 months before and after.	
Ohio	do		do			Disqualified	12 weeks before and 4 after. ⁵	
Oklahoma	Unavailable		do		Unavailable	do	Duration	
Oregon	do		do		Unavailable	do	do	
South Dakota					Disqualified	Disqualified	do	From separating employment.
Utah	Disqualified	Disqualified	Not less than 6 weeks before and 6 after. ⁶		do	do	Not less than 6 weeks before and 6 after. ⁶	
Washington	do	do	Duration ⁶		Unavailable	Disqualified	Duration ⁶	Prior to leaving.
West Virginia					Disqualified	do	Duration	
Wisconsin					do	do	do	Prior to marriage.
Wyoming								

¹ Ordinarily the disqualification or unavailability applies if the claimant left work voluntarily to marry; in Ohio (1945) if she quit because of marital obligations; in Nebraska, Nevada, and North Dakota (1941) if employment was discontinued because of marriage; in Minnesota (1941) and Wisconsin, if separated pursuant to an employer's rule not to employ married women unless she proves she is available for work, able to work, and willing to accept work; in Michigan (1941) only if she left work to move with her husband and family to another locality.

² The period of disqualification (or unavailability) for leaving for marital reasons is for the duration of the unemployment. "Before and after" periods are in relation to date of childbirth; in New Hampshire unavailability may be terminated if worker earns wages of \$2 more than the weekly benefit amount in a week.

³ Cancellation or reduction of wage credits applies only to separation for marital obligations except in South Dakota, where it applies to pregnancy also.

⁴ If claimant left because of marital obligations, disqualified until availability is shown by evidence in addition to registration for work and statement of availability.

⁵ Until she submits medical evidence of ability to work (3 States) or work record in previous pregnancies (Hawaii and North Dakota).

⁶ Until reemployed for 2 weeks (Minnesota) or 30 days (West Virginia); until reemployed for 2 weeks and earns \$50 in employment (Oregon); until earns \$100 wages or becomes main support of family (Utah); until earns \$50 in 4 separate quarters (Washington in 1941).

disqualified for the duration of the unemployment following the leaving for marital reasons but may also lose rights in a later period after she finds employment if she loses her job because of lack of work.

A different approach is taken by the States which make available wage credits earned before separation for marital reasons when a woman has been reemployed for 2 weeks (Minnesota) or 30 days (West Virginia) or has earned \$50 in 2 weeks' employment (Oregon) or has earned \$100 in wages or become the main support of the family (Utah).

Financing

The pattern of State unemployment taxes continues within the framework of the Federal Unemployment Tax Act, under which subject employers are liable for a Federal tax equal to 3 percent of wages paid in covered employment up to \$3,000 a year to an individual worker. Contributions to a State unemployment fund are credited against the Federal tax, and additional credit is allowed for reductions in contributions under State experience-rating plans, up to a maximum of 90 percent of the Federal tax. At the end of both 1941 and 1945, 2.7 percent was the normal rate in all States except Michigan, where the rate is 3.0 percent. In 1941 all States except Idaho and Nevada, and in 1945 all States, excluded from the tax base wages in excess of \$3,000 paid by an employer to a worker.

The period 1942-45 was one of increasing wartime employment and hence of gradually rising State unem-

ployment reserves. Naturally there were pressures during the period for the enactment of experience-rating systems under which employer contribution rates might be reduced, and for the establishment of lower schedules of employer rates in the experience-rating systems. Recognition in several States that increased pay rolls meant increased liability for benefits resulted in special war-risk provisions to assure that firms with rapidly expanding pay rolls would make contributions commensurate with the risks of future unemployment of their workers.

Although 9 States have collected contributions from employees as well as employers, only 5 required employee contributions in 1941. In 1942, Kentucky repealed employee contributions and Rhode Island split its 1.5-percent employee contribution into 1 percent for cash sickness compensation and 0.5 percent for unemployment compensation.

Type of Fund

At the end of 1941, employer contributions were held in a pooled fund from which all benefits were paid in 44 States. The other 7 States maintained separate employer reserves, which were available for benefit payments only to the employer's former workers, together with a small pooled fund used to pay benefits if the employer's account became exhausted. In Nebraska, South Dakota, and Wisconsin, the pooled fund consisted principally of interest earned on the fund. In Kentucky it included employee contributions, and in Indiana, North Carolina, and Vermont, a given proportion of employer contributions. In 1943 Vermont pooled all funds in its unemployment trust fund, and in 1945 Indiana and Wisconsin deleted their reserve-account provisions. These changes reduced to 4 the reserve-account States.

Experience-Rating Provisions

At the end of 1941 the laws of all 7 States with employer reserves and 31 others contained provisions for varying the liable employers' contributions in accordance with their experience with unemployment. Eleven other States were engaged in making studies of experience rating in accordance with specific provisions in their laws.

Table 131.—Minimum and maximum contribution rates under State experience-rating systems: Number of States with specified rates, December 31, 1941 and 1945

Percent of pay roll	Number of States	
	Dec. 31, 1941	Dec. 31, 1945
Minimum rate:		
Total	38	44
0	4	5
0.1-0.4	2	3
0.5	19	13
0.7	2	3
0.9	7	7
1.0	9	9
1.2	0	1
1.5	2	3
1.7	1	0
Not specified	2	0
Maximum rate:		
Total	38	44
2.7	16	28
3.0	0	2
3.25, 3.3, 3.5	2	4
3.6	8	7
3.7	2	0
4.0	8	1
4.1	1	1
4.5	0	1
Not specified	1	0

¹ Includes 1 State with minimum rate of 0.54 percent.

By the end of 1945 the number of States with experience rating had increased to 45. Only Alaska, Mississippi, Montana, Rhode Island, Utah, and Washington collected 2.7 percent from all employers; these 6 States include less than 4 percent of the covered workers in the country. Experience-rating provisions had been enacted in 1943 in Idaho, Maine, Maryland, Pennsylvania, and Tennessee; in 1944, in Louisiana; and in 1945, in New York.

In 1941, employer rates were being varied in only 17 of the 38 States with experience-rating systems. Seventeen others were to become effective in 1942, 3 in 1943, and 1 in January 1944. In the analysis below, provisions are discussed as of the date of enactment, whether or not they were in effect in 1941.

Formulas for experience rating.—The number of variations in the experience-rating provisions of State laws⁵⁰ has increased each year. The

⁵⁰ For a more detailed statement covering the experience-rating systems in effect in 1945, see Gallagher, Rachel S., "State Differences in Unemployment Compensation Employer Taxes," *Social Security Bulletin*, October 1945, pp. 7-16.

(Continued on page 132)

Table 132.—*Benefits: Provisions in State laws for determining eligibility and benefits, December 31, 1941*

Type of formula and State	Weekly benefit for total unemployment			Fraction of base-period wages ²	Potential annual benefits				Qualifying wages ⁴			
	Fraction ¹	Minimum	Maximum		Minimum		Maximum		Formula	For minimum weekly benefit	For maximum annual benefits	
					Weeks ³	Amount	Weeks	Amount				
High-quarter formula:												
Alabama	$\frac{1}{2} \text{ to } \frac{3}{4}$	\$2	\$15	$\frac{3}{4}$	10	\$20.00	20	\$300	$30 \times$	\$60	\$900	
Alaska	$\frac{1}{2} \text{ to } \frac{5}{6}$	5	16	$\frac{1}{2}$	8+	42.00	16	256	$25 \times$	125	768	
Arizona	$\frac{1}{2} \text{ to } \frac{5}{6}$	5	15	$\frac{7}{8} \text{ to } \frac{1}{2}$	2+	12.00	14	210	$7 \frac{1}{4} \times$	70	1,260	
Arkansas	$\frac{1}{2} \text{ to } \frac{3}{4}$	3	15	$\frac{3}{4}$	4	12.00	16	240	$22 \times$	66	754	
California	$\frac{1}{2} \text{ to } \frac{10}{11}$	10	18	$10 \frac{1}{4} \text{ to } \frac{1}{2}$	11 16	160.00	26	468	Flat	300	2,000	
Colorado	$\frac{1}{2} \text{ to } \frac{5}{6}$	5	15	$\frac{5}{6}$	10	50.00	16	240	$30 \times$	150	720	
Connecticut	$\frac{1}{2} \text{ to } \frac{12}{13}$	6	20	$10 \frac{1}{4} \text{ to } \frac{1}{2}$	11 5	30.00	18	360	Flat	144	1,750	
Delaware	$\frac{1}{2} \text{ to } \frac{5}{6}$	5	15	$\frac{1}{2}$	8+	42.00	13	195	Flat	125	585	
District of Columbia	$\frac{1}{2} \text{ to } \frac{12}{13}$	12 6-9	12 18	$\frac{1}{2}$	11 12+	75.00	19	342	$13 \frac{25}{25} \times$	150	684	
Florida	$\frac{1}{2} \text{ to } \frac{1}{2}$	5	15	$\frac{7}{16}$	6+	33.50	16	240	6 Flat	\$200	1,440	
Georgia	$\frac{1}{2} \text{ to } \frac{16}{17}$	4	18		U 16	64.00	16	288	$25 \frac{40}{40} \times$	100	720	
Hawaii	$\frac{1}{2} \text{ to } \frac{5}{6}$	5	20		U 20	100.00	20	400	$30 \times$	150	600	
Idaho	$\frac{1}{2} \text{ to } \frac{13}{14}$	5	18	$\frac{3}{4}$	7	35.00	17	306	$28 \frac{52}{52} \times$	\$140	1,224	
Illinois	$\frac{1}{2} \text{ to } \frac{12}{13}$	7	18	$10 \frac{1}{4} \text{ to } \frac{1}{2}$	11 15+	110.00	20	360	Flat	225	1,375	
Indiana	$\frac{1}{2} \text{ to } \frac{14}{15}$	14 2	16	$10 \frac{1}{4} \text{ to } \frac{1}{2}$	11 12+	24.00	16	256	Flat	16 150	1,600	
Iowa	$\frac{1}{2} \text{ to } \frac{16}{17}$	17 5	15	$\frac{7}{8} \text{ to } \frac{1}{2}$	2+	12.50	15	225	$15 \times$	75	1,350	
Kansas	$\frac{1}{2} \text{ to } \frac{5}{6}$	5	15	$\frac{1}{2}$	6+	34.00	16	240	Flat	$16 \frac{100}{100}$	720	
Louisiana	$\frac{1}{2} \text{ to } \frac{10}{11}$	3	18	$\frac{3}{4}$	5	15.00	20	360	$20 \times$	60	1,440	
Maryland	$\frac{1}{2} \text{ to } \frac{7}{8}$	7	17	$\frac{1}{2}$	5+	38.00	20	340	Flat	150	1,360	
Massachusetts	$\frac{1}{2} \text{ to } \frac{12}{13}$	6	15	$\frac{9}{10}$	7+	45.00	20	300	Flat	150	1,000	
Michigan	$\frac{1}{2} \text{ to } \frac{7}{8}$	7	16	$17 \frac{1}{4} \text{ to } \frac{1}{2}$	11 10+	75.00	18	288	6 Flat	\$250	1,152	
Mississippi	$\frac{1}{2} \text{ to } \frac{18}{19}$	3	15		U 14	42.00	14	210	$30 \times$	90	450	
Missouri	$\frac{1}{2} \text{ to } \frac{18}{19}$	18 3	18	$\frac{7}{8} \frac{1}{2}$	1+	4.00	16	288	$18 \frac{40}{40} \times$	20	1,440	
Montana	$\frac{1}{2} \text{ to } \frac{5}{6}$	5	15		U 16	80.00	16	240	$30 \times$	150	450	
Nebraska	$\frac{1}{2} \text{ to } \frac{5}{6}$	5	15	$\frac{1}{2}$	11 13+	67.00	16	240	Flat	200	720	
Nevada	$\frac{1}{2} \text{ to } \frac{10}{11}$	5	15	$\frac{1}{2}$	11 13+	67.00	18	270	(16)	200	810	
New Jersey	$\frac{1}{2} \text{ to } \frac{7}{8}$	7	18	$\frac{1}{2}$	6	42.00	18	324	Flat	150	1,620	
New Mexico	$\frac{1}{2} \text{ to } \frac{6}{7}$	3	15	$\frac{1}{2}$	10	30.00	16	240	$30 \times$	60	720	
New York	$\frac{1}{2} \text{ to } \frac{7}{8}$	7	15		U 13	91.00	13	195	$25 \times$	175	375	
North Dakota	$\frac{1}{2} \text{ to } \frac{5}{6}$	5	15		16	80.00	16	240	$30 \times$	150	450	
Ohio	$\frac{1}{2} \text{ to } \frac{10}{11}$	5	16		18	90.00	18	288	(16)	$16 \frac{160}{160}$	596	
Oklahoma	$\frac{1}{2} \text{ to } \frac{5}{6}$	6	16	$\frac{1}{2}$	7+	43.00	16	256	$22 \times$	132	768	
Oregon	$\frac{1}{2} \text{ to } \frac{10}{11}$	10	15	$\frac{1}{2}$	11 3+	33.33	16	240	Flat	200	1,440	
Pennsylvania	$\frac{1}{2} \text{ to } \frac{7}{8}$	7.5	15	$\frac{7}{8} \frac{1}{2}$	1+	12.19	13	195	$13 \times$	97	1,660	
Rhode Island	$\frac{1}{2} \text{ to } \frac{11}{12}$	6	16	$10 \frac{1}{4} \text{ to } \frac{1}{2}$	11 5+	30.25	20+	324	Flat	100	1,800	
South Carolina	$\frac{1}{2} \text{ to } \frac{4}{5}$	4	15		U 16	64.00	16	240	$30 \frac{40}{40} \times$	120	600	
Tennessee	$\frac{1}{2} \text{ to } \frac{5}{6}$	5	15		16	80.00	16	240	$25 \frac{30}{30} \times$	125	450	
Texas	$\frac{1}{2} \text{ to } \frac{21}{22}$	5	21	$\frac{6}{15} \frac{1}{2}$	21 3+	16.00	21	240	$21 \frac{16}{16} \times$	80	1,200	
Utah	$\frac{1}{2} \text{ to } \frac{5}{6}$	5	20		U 20	100.00	20	400	$30 \times$	150	600	
Vermont	$\frac{1}{2} \text{ to } \frac{5}{6}$	5	15	$\frac{8}{15} \frac{1}{2}$	8+	41.66	15	225	$25 \times$	125	675	
Virginia	$\frac{1}{2} \text{ to } \frac{5}{6}$	3	15	$10 \frac{22}{22} \frac{1}{4}$	6	18.00	16	240	$25 \times$	75	930	
Washington	$\frac{1}{2} \text{ to } \frac{7}{8}$	7	15	$\frac{1}{2}$	11 9+	67.00	16	240	Flat	200	720	
Wyoming	$\frac{1}{2} \text{ to } \frac{5}{6}$	6	18	$8 \frac{22}{22} \frac{1}{4}$	7	35.00	14	252	$28 \times$	\$140	1,008	
Annual-wage formula:												
Kentucky	2.00-1.03%	21 4	21 15	16-32%	²¹ U 16	64.00	²¹ 16	240	Flat	200	1,455	
Maine	3.47-.96	5	15	15-33	²³ 9+	48.00	16	240	Flat	144	1,560	
Minnesota	3.50-1.07	7	16	17-35	10	70.00	16	256	Flat	200	1,500	
New Hampshire	3.00-1.15	6	15	18-42	²³ 14	84.00	16	240	Flat	200	1,300	
North Carolina	2.31-1.05	3	15	17-37	U 16	48.00	16	240	Flat	130	1,430	
South Dakota	5.55-1.15	7	15	16-33	²³ 6	42.00	14	210	Flat	126	1,300	
West Virginia	4.00-1.20	6	15	19-64	U 16	96.00	16	240	Flat	\$150	1,250	
Average-wage formula:												
Wisconsin	$24 \frac{66-52\%}{6}$	$24 \frac{6}{6}$	17	(24)	2+	4.00	20	340	(24)	42	$24 \frac{1}{1}, 320$	

¹ The fraction of high-quarter wages applies between the minimum and maximum amounts; percentage of annual wages at minimum and maximum weekly amounts. When State uses a weighted table, approximate fractions are figured at midpoint of brackets between minimum and maximum. When dependents' allowances are provided, the fraction applies to the basic benefit. See also footnote 24.

² With annual-wage formula, fraction is minimum and maximum percentage used in any wage bracket.

³ "U" indicates uniform potential duration for all eligible claimants.

⁴ In statement of maximum base-period qualifying wages, rounding of benefit duration to dollar amounts is ignored. Formula is stated in terms of multiple of weekly benefit amount or flat minimum when qualifying wage for higher benefits is included in the quarterly or annual formula.

⁵ Distribution of base-period wages required as follows: in 1 quarter, \$27.50 (New Mexico), \$39.01 (Alabama), \$50 (Wyoming), \$78 (Idaho); wages in at least 2 quarters (Michigan), in at least 3 quarters (Florida); \$75 in each of 2 quarters or \$50 in each of 3 (West Virginia). See also footnotes 7, 9, 15, 16, 18.

⁶ Weekly benefit for total unemployment based on 30 percent of full-time weekly wage or the specified fraction of high-quarter wages.

⁷ 8-quarter base period; in Arizona, extended through next to last completed calendar quarter before any week of benefits, and qualifying wages must have been earned in last 3 quarters of base period.

⁸ Quarterly wages in excess of specified amounts disregarded: \$360 in Wyoming; \$390 in Arizona, Colorado, Iowa, and Vermont; \$400 in Texas; \$450 in Missouri.

⁹ For maximum duration, requires in each quarter of the base period wages equal to $\frac{1}{4}$ wages in the high quarter.

¹⁰ Maximum potential benefits according to table of base-period earnings. Fractions are approximate.

¹¹ If qualifying wages are concentrated largely or wholly in the high quarter, weekly benefit may be higher than the minimum, and weeks of benefits for claimants with minimum qualifying wages may be reduced accordingly.

¹² Higher figure includes dependents' allowances. Same maximum with or without dependents; below maximum, weekly allowance of \$1 for each of not more than 3 dependents.

¹³ 25 times up to weekly benefit of \$10; above that amount, flat \$250.

¹⁴ If less than \$5, aggregate benefits may be paid at \$5 rate.

¹⁵ 5 quarters including uncompleted quarter in which waiting period is served.

¹⁶ Alternative qualifying amounts are specified: \$250 or \$50 in each of 3 quarters (Indiana); \$200 in base period or \$100 in 2 quarters (Kansas); the lesser of \$200 and twice the square of the weekly benefit, including wages of 8 times the weekly benefit in same quarter other than the high quarter (Nevada).

¹⁷ \$200 or 30 percent of base-period wages, whichever is the lesser, if base-period wages are \$250-\$800.

¹⁸ Minimum weekly benefit is 50 cents, but if less than \$3, total benefits are paid at rate of \$3 per week. Qualifying earnings are 40 times weekly benefit amount in 8-quarter base period, including some earnings in at least 3 quarters.

¹⁹ \$160 and 20 weeks employment.

²⁰ Computed as wages for 25 calendar weeks if high quarter was 13 calendar weeks of employment.

²¹ Converted from 2-week periods in Texas and Kentucky.

²² Calculated to nearest multiple of weekly benefit amount (Virginia), of \$16 (Wyoming).

²³ Uniform except for lower wage classes.

²⁴ Benefit varies from about 66 percent of average weekly wage class at minimum to 52 percent at maximum. Minimum benefit amount is \$2, but benefits are paid at rate of not less than \$6 a week. 14 weeks of employment are needed to qualify, and benefits are in the ratio of 1 week of benefits to 2 weeks of employment. Average weekly wage up to \$3 qualifies for \$2 minimum benefit. Wisconsin law has no concept of "benefit year." Maximum figures given are based on "average wage" of \$33.01 and all earnings specified from 1 employer.

Table 133.—*Benefits: Provisions in State laws for determining eligibility and benefits, December 31, 1945*

Type of formula and State	Weekly benefit, total unemployment			Potential annual benefits				Qualifying wages ⁴			
	Fraction ¹	Minimum	Maximum	Fraction of base-period wages ²	Minimum		Maximum		Formula	For minimum weekly benefit	For maximum annual benefits
					Weeks ³	Amount	Weeks	Amount			
High-quarter formula:											
Alabama	$\frac{1}{2}$	\$4	\$20	$\frac{1}{3}$	10	\$40	20	\$400	30×	⁵ \$120	\$1,200
Alaska	$\frac{1}{2}$	5	16	$\frac{1}{3}$	8+	42	16	256	25×	125	763
Arizona	$\frac{1}{2}$	5	15	$\frac{1}{3} \frac{1}{2}$	2+	12	14	210	14×	⁶ 70	1,260
Arkansas	$\frac{1}{2}$	3	15	$\frac{1}{3}$	4	12	16	240	22×	66	⁷ 754+
California	$\frac{1}{2}$	10	20	$\frac{1}{3} \frac{1}{2} +$	¹⁰ 16	160	23, 4	468	Flat	300	2,000
Colorado	$\frac{1}{2}$	5	15	$\frac{1}{3}$	10	50	16	240	30×	150	720
Connecticut	$\frac{1}{2}$	11 8-12	¹¹ 22-28	$\frac{1}{3} \frac{1}{2} +$	¹⁰ 8+	70	20	¹¹ 440-500	Flat	240	1,720
Delaware	$\frac{1}{2}$	7	18	$\frac{1}{3}$	11	77	22	356	12 30×	¹² 210	1,584
District of Columbia	$\frac{1}{2}$	11 6-9	20	$\frac{1}{3}$	¹⁰ 12+	75	20	400	¹³ 25×	150	800
Florida	$\frac{1}{2} 0 \frac{1}{2} 24$	5	15	$\frac{1}{3}$	7+	37+	16	240	30×	150	960
Georgia	$\frac{1}{2} 3 - \frac{1}{2} 6$	4	18		U 16	64	16	288	25-40×	100	720
Hawaii	$\frac{1}{2} 6$	5	25		20	100	20	500	30×	150	750
Idaho	$\frac{1}{2} 8 - \frac{1}{2} 2$	5	18	$\frac{1}{3}$	7	35	17	308	28-52×	⁸ 140	1,224
Illinois	$\frac{1}{2} 6$	10	20	$\frac{1}{3} \frac{1}{2} +$	¹⁰ 12+	125	26	520	Flat	225	1,575
Indiana	$\frac{1}{2} 6$	5	20	$\frac{1}{3} \frac{1}{2} +$	¹⁰ 12+	62	20	400	Flat	⁸ 250	1,600
Iowa	$\frac{1}{2} 3$	5	18	$\frac{1}{3}$	6	30	18	324	18×	90	972
Kansas	$\frac{1}{2} 6$	5	16	$\frac{1}{3}$	6+	34	20	320	Flat	¹⁴ 100	960
Louisiana	$\frac{1}{2} 6$	3	18	$\frac{1}{3}$	7+	23	20	360	30×	90	1,440
Maryland ¹³	$\frac{1}{2} 6$	7	20	$\frac{1}{3}$	7+	53	26	520	30×	210	2,080
Massachusetts	$\frac{1}{2} 6$	6	21	$\frac{8}{10}$	¹⁰ 7+	45	23	483	Flat	150	1,610
Michigan	$\frac{1}{2} 6$	16 4, 81	¹¹ 20-28	$\frac{1}{3} \frac{1}{2} +$	¹⁶ 15+	¹⁶ 75	20	¹¹ 400-500	Flat	⁸ 250	2,240
Mississippi	$\frac{1}{2} 6$	3	15		U 14	42	14	210	30×	90	450
Missouri	$\frac{1}{2} 6$	17 3	18	$\frac{1}{3} \frac{1}{2} +$	1+	4	16	288	¹⁷ 40×	¹⁷ 20	1,440
Montana	$\frac{1}{2} 5$	5	15		U 16	80	16	240	¹³ 30×	150	450
Nebraska	$\frac{1}{2} 6$	5	18	$\frac{1}{3}$	¹⁰ 13+	67	18	324	Flat	200	972
Nevada	$\frac{1}{2} 6$	11 8-14	¹¹ 18-24	$\frac{1}{3}$	7+	59	20	¹¹ 360-480	¹⁸ 25-30×	¹⁸ 175	1,080
New Jersey	$\frac{1}{2} 2$	9	22	$\frac{1}{3}$	10	90	26	572	Flat	150	1,716
New Mexico	$\frac{1}{2} 6$	5	15	$\frac{1}{3}$	10	50	16	240	30×	⁸ 150	720
New York	$\frac{1}{2} 3$	19 10	¹⁸ 21		¹⁹ U 26	260	¹⁹ 26	546	¹⁹ 30×	⁸ 300	630
North Dakota	$\frac{1}{2} 3$	5	20		U 20	100	20	400	28×	140	560
Ohio	$\frac{1}{2} 6 - \frac{1}{2} 8$	5	21	(20)	18	90	22	462	(21)	²¹ 160	²² 1,117+
Oklahoma	$\frac{1}{2} 6$	6	18	$\frac{1}{3}$	6+	40	20	360	20×	120	1,080
Pennsylvania	$\frac{1}{2} 6$	8	20	$\frac{1}{3} \frac{1}{2} +$ to $\frac{3}{4} 10$	9	72	20	400	30×	240	1,366
Rhode Island	$\frac{1}{2} 0 - \frac{1}{2} 8$	6, 75	18	$\frac{1}{3} \frac{1}{2} - \frac{1}{3}$	¹⁰ 5+	34	20, 25	364+	Flat	100	1,800
South Carolina	$\frac{1}{2} 6$	4	20		U 16	64	16	320	30-40×	120	800
South Dakota	$\frac{1}{2} 0 - \frac{1}{2} 3$	6	15	$\frac{1}{3} \frac{1}{2} +$ to $\frac{1}{2}$	¹⁰ 10	60	20	300	Flat	⁸ 125	1,300
Tennessee	$\frac{1}{2} 6$	5	15		U 16	80	16	240	25-30×	125	450
Texas	$\frac{1}{2} 6$	19 5	¹⁹ 18	$\frac{1}{3}$	¹⁹ 3+	18	¹⁹ 18	324	¹⁹ 18×	90	1,620
Utah	$\frac{1}{2} 6$	23 5-7	²³ 17-25	(22)	²³ 23-16+	115	²³ 27.0-18, 4	460	30×	150	600
Vermont	$\frac{1}{2} 6 - \frac{1}{2} 8$	6	20		U 20	120	20	400	30×	⁸ 180	600
Virginia	$\frac{1}{2} 5$	4	15	$\frac{1}{3} \frac{1}{2}$	6	24	16	240	25×	100	930+
Wyoming	$\frac{1}{2} 6$	7	20	$\frac{7}{24} \frac{1}{4}$	5+	40	20	400	25×	⁸ 175	²⁴ 1,550+
Annual-wage formula:											
Kentucky	2.50-1.00%	5	16	20-50	U 20	100	20	320	Flat	200	1,595
Maine	2.50-1.00	5	20	20-50	U 20	100	20	400	Flat	200	2,000
Minnesota	3.50-1.14	7	20	23-42	12	84	20	400	Flat	200	1,750
New Hampshire	3.00-1.00	6	20	20-60	U 20	120	20	400	Flat	200	2,000
North Carolina	3.08-.96	4	20	15-49	U 16	64	²⁵ 16	320	Flat	130	2,080
Oregon	5.00-1.31	10	18	25	5	50	20	360	Flat	200	1,440
Washington	3.33-1.13	10	25	20-40	12	120	26	650	Flat	300	2,300
West Virginia	2.66-1.11	8	20	23-56	U 21	168	21	420	Flat	300	1,800
Average-wage formula:											
Wisconsin	²⁸ 80-52%	²⁸ 8	20	(28)	5+	42	23	460	(28)	105+	²⁸ 1,748+

¹ See footnote 1, table 132.² See footnote 2, table 132.³ "U" indicates uniform potential duration for all eligible claimants.⁴ See footnote 4, table 132.⁵ Distribution of base-period wages required as follows: \$150 in last 2 quarters of base period (Indiana); wages in at least 2 quarters (Michigan); in 1 quarter, \$50 (Vermont), \$60 (South Dakota), \$70 (Wyoming), \$75.01 (Alabama), \$78 (Idaho and New Mexico), \$100 (New York). See also footnotes 6, 8, 14, 17, 18.⁶ 8-quarter base period; in Arizona, extended through next to last completed calendar quarter before any week of benefits, and qualifying wages must have been earned in last 3 quarters of base period.⁷ Quarterly wages in excess of specified amounts disregarded: \$390 in Arizona and Colorado; \$400 in Wyoming; \$450 in Indiana and Missouri.⁸ For maximum duration, requires in each quarter of the base period wages equal to $\frac{1}{3}$ wages in the high quarter.⁹ Maximum potential benefits according to table of base-period earnings. Fractions are approximate. In Illinois, Pennsylvania, and Virginia, duration rounded to weekly benefit amount.¹⁰ If qualifying wages are concentrated largely or wholly in the high quarter, weekly benefit may be higher than the minimum, and weeks of benefits for claimants with minimum qualifying wages may be reduced accordingly. In Illinois, not less than 10 weeks by statute.¹¹ Higher figure includes dependents' allowances.¹² \$200 if 75 percent of an individual's wages are in seasonal industry, i. e., in first processing of agricultural products.¹³ 25 times up to weekly benefit of \$10; above that amount, flat \$250.¹⁴ Wages totaling \$200 in base period or \$100 in 2 quarters.¹⁵ Law provides for increase of maximum weekly benefit amount to \$25, based on \$480.01 high-quarter and at least \$750 base-period wages, in event of similar increase in veterans' readjustment allowances.¹⁶ Weekly benefit is average weekly wage in high quarter if less than \$10; with minimum high-quarter wages necessary to qualify, weekly benefit is \$4.81. Minimum annual benefits are \$200 or 30 percent of base-period wages, whichever is the lesser, if base-period wages are \$250-300, but not less than 12 times the weekly benefit.¹⁷ Minimum weekly benefit is 50 cents, but if less than \$3, total benefits are paid at rate of \$3 per week. Qualifying earnings are 40 times weekly benefit amount in 8-quarter base period, including some earnings in at least 3 quarters.¹⁸ \$175 if computed weekly benefit is less than \$8, and 25-30 times if weekly benefit amount is more than \$8; including earnings of 5 times the weekly benefit in some quarter other than the high quarter.¹⁹ Converted from days of unemployment in New York and 2-week periods in Texas.²⁰ 18 weeks' duration for workers employed 20 calendar weeks in base period; 19 weeks for those employed 21-24; 22 weeks for those employed more than 24 weeks.²¹ \$160 and 20 weeks employment.²² Computed as wages for 25 calendar weeks if high quarter was 13 calendar weeks of employment.²³ Cost-of-living provision raises weekly benefit amount 20 percent, rounded to next higher dollar, when cost-of-living index reaches 125; since total annual benefits are not increased, normal uniform duration of 23 weeks is correspondingly decreased.²⁴ Fraction of base-period wages rounded to nearest \$20.²⁵ 20 weeks for veterans under "freezing provisions."²⁶ Benefit varies from about 80 percent of average weekly wage class at minimum to 52 percent at maximum. Minimum benefit amount is \$6, but benefits are paid at rate of not less than \$8 a week. 14 weeks of employment are needed to qualify, and benefits are in the ratio of 1 week of benefits to 2 weeks of employment. Average weekly wages of \$7.51-9.00 qualify for the \$6 benefit. Wisconsin law has no concept of "benefit year." Maximum figures given are based on an "average wage" of \$38.01 and all earnings specified from 1 employer.

Table 134.—Disqualification provisions: Major provisions in State laws, December 31, 1941

Social Security Board region and State	Voluntary leaving without good cause			Discharge for misconduct		Refusal of suitable work		Labor dispute		
	Good cause restricted ¹	Weeks disqualified ²	Benefits reduced ³	Weeks disqualified ²	Benefits reduced ³	Weeks disqualified ²	Benefits reduced ³	Disqualified if unemployment due to—		No disqualification if—
								Stoppage of work ⁴	Dispute in progress ⁴	
Region I:										
Connecticut ⁵	X	4	M	4	M	4	M	X	X ⁶	Lockout.
Maine		1-5		1-9		1-5		X		
Massachusetts ⁶	X	Duration		Duration		Up to 4	Op. up to 4	X		
New Hampshire	X	do. ⁶		3	M ⁷	3		X		Failure of employer. ⁸
Rhode Island		3		1-10		1-3	Op.	(*)	(*)	
Vermont		1-9		1 or more		6		X		
Region II-III:										
Delaware		2-7		2-7		7		X		
New Jersey		3		3		3		X		
New York		6 ¹⁰		7 ¹¹		Duration	do.	(*)	(*)	
Pennsylvania		Duration		No provision						
Region IV:										
District of Columbia		3		1-6		3		X		
Maryland		1-9	Op.	1-9	Op.	1-9	Op.	X		
North Carolina		4-7	M	5-10	M	4-7	M	X		
Virginia		1-5		1-9		1-5		X		
West Virginia		6	M	3	M	3		X		
Region V:										
Kentucky		2-16	M 2-16	2-16	M 2-16	2-16	M 2-16	X		
Michigan ⁹	X	3-5	M	3-5	M	3-5	M	X		Do.
Ohio ⁵		3	M 6	3 ¹²	M 6	Duration		X		Lockout.
Region VI:										
Illinois		3-7		3-7	(?)	3-7		X		
Indiana ⁵		3		3	(?)	3		X		
Wisconsin ⁵	X	4	M ¹³	3	M ¹⁴	Duration	M ¹⁵	X		
Region VII:										
Alabama	X	3		3-6		3		X		
Florida		Up to 12		Up to 12		Up to 5	Op. up to 3	X		
Georgia	X	2-8	{M 2 Op. 3-8}	{3-10	{M 3 Op. 4-10}	2-8	{M 2 Op. 3-8}	X		
Mississippi		Up to 5		Up to 7	(?)	Up to 5		X		
South Carolina		1-5 ¹⁰	Op.	1-9 ¹⁰	Op.	1-5 ¹⁰	Op.	X		
Tennessee		1-5		1-9		1-5		(*)		
Region VIII:										
Iowa ⁵	X	Duration		2-9	M	Duration		X		
Minnesota ⁵		2-16 ¹⁰	M	3-16 ¹⁰	M	do. ⁶		X		
Nebraska ⁵		Up to 5		Up to 5	(?)	do	M 16	X		
North Dakota ⁵		Up to 7		Up to 10	M ¹⁴	Up to 7	M 16	X		
South Dakota		(14)	M ¹⁴	(14)	M ¹⁴	(18)	M 16			
Region IX:										
Arkansas		Up to 5		Up to 5		Up to 5		X		
Kansas		Up to 9		Up to 9	M ¹⁷	Up to 9		X		
Missouri		Up to 4	M	Up to 8	M	4-8	M	X		
Oklahoma ⁵		2		3		2		X		
Region X:										
Louisiana		Up to 6		Up to 6		Up to 6		(*)		
New Mexico		5-13		3-13		5-13 ¹¹		X		
Texas		2-16 ¹⁰	M	2-16 ¹⁰	M	2-8 ¹⁰	M	X		
Region XI:										
Colorado	X	3-15	M	3-15	M	3-15	M	X ⁴		
Idaho	X	Duration		Duration		1-5 ¹¹	M	X		
Montana ⁵		1-5 ¹¹		1-9 ¹¹		1-5		X		Failure of employer. ⁸
Utah ⁵		1-5		1-9		1-5		X		Do. ⁸
Wyoming ⁵		Up to 5	M	Up to 5		Up to 5	M			
Region XII:										
Arizona	X	4	M	4	M	do		X		Failure of employer. ⁸
California		1		Up to 5		Up to 3 ¹⁷		X		
Nevada ⁵		Up to 15		Up to 15		Up to 15		X		
Oregon ⁵		2		2-5		4		X		
Washington ⁵		2-5 ¹⁸		2-5		1-5		X		
Territories:										
Alaska		Up to 5		Up to 5		Up to 5			(*)	
Hawaii	X	2-7		2-7		2-7		X		

¹ States indicated require that good cause be attributable to the employer or connected with the work; New Hampshire by regulation, all other States by statute.

² Unless otherwise indicated (see footnotes 10 and 11) weeks of disqualification are consecutive weeks following that in which disqualifying act occurred. Duration means that disqualification is for duration of unemployment following the particular act. Whether the disqualification period is in addition to or includes the waiting period has been ignored.

³ "M" indicates a mandatory reduction of benefit rights equal to the weekly benefit amount multiplied by the number of weeks of disqualification. Figures indicate a flat or variable number of weeks of benefits to be canceled. "Op." indicates that reduction is optional with the State agency.

⁴ Unless otherwise indicated, disqualification is for the period of the "stoppage of work" due to a labor dispute or "during the progress" of the dispute; in Connecticut, for any week of unemployment due to the "existence" of a labor dispute; in Colorado, for a stoppage of work because of a "strike"; in Alaska, for any week of total or partial unemployment due to a labor dispute.

⁵ See table 129 for special disqualifications applicable to women who quit because of marital obligations or pregnancy.

⁶ State specifies minimum amount of employment or wages necessary to qualify after reemployment: wages equal to \$2 more than claimant's weekly benefit amount (New Hampshire); \$200 (Minnesota).

⁷ All prior wage credits canceled if discharge is for dishonest or criminal act; or intoxication (New Hampshire); or gross, willful, flagrant, or unlawful misconduct (Nebraska); or fraud or moral turpitude (Mississippi).

⁸ If employer fails to live up to provisions of any contract with employees (New Hampshire); to conform to trade agreement or State or Federal law pertaining to wages, hours, or other conditions of work (Arizona and Arkansas); to conform to State or Federal law (Montana); or conspires with any workers or their agents to foment a strike (Utah).

⁹ State has flat disqualification: 8 weeks in Rhode Island, 3 weeks in Pennsylvania; during the progress of the dispute or specified period, whichever is lesser: 7 weeks in New York, 4 weeks in Tennessee, and 3 weeks in Louisiana.

¹⁰ Claimant must be in the labor market to serve disqualification period: in New York, for voluntary quit; in South Carolina and Texas, for all 3 causes; in Minnesota, for voluntary quit and discharge for misconduct, claimant must be otherwise eligible.

¹¹ Does not specify "in addition to week disqualifying act occurred." See footnote 2.

¹² No disqualification if employees are required to accept wages, hours, or other conditions of employment less favorable than those prevailing in locality, or if denied right of collective bargaining, or if employer shuts down plant or dismisses employees to force wage reduction or change in working conditions.

¹³ For duration of the unemployment if discharged for dishonesty.

¹⁴ Benefit rights based on employment worker left canceled.

¹⁵ Wage credits earned before refusal canceled.

¹⁶ No period specified; benefit rights for balance of benefit year canceled.

¹⁷ Period specified by rule, effective Apr. 10, 1939, rather than statute.

¹⁸ If quit voluntarily for personal reasons, for any week until worker again earns wages equal to \$50 in 4 separate calendar weeks.

Table 135.—Disqualification provisions: Major provisions in State laws, December 31, 1945

Social Security Board region and State	Voluntary leaving without good cause			Discharge for misconduct		Refusal of suitable work		Labor dispute		
	Good cause restricted ¹	Weeks disqualified ²	Benefits reduced ³	Weeks disqualified ²	Benefits reduced ³	Weeks disqualified ²	Benefits reduced ³	Disqualified if unemployment due to—		No disqualification if—
								Stoppage of work ⁴	Dispute in progress ⁴	
Region I:										
Connecticut ⁵	X	4	M	4	M	4	M	X	X	Lockout.
Maine		1-5	M	1-9	M	1-5	M	X		
Massachusetts ⁶	X	Duration		Duration		Up to 4	Op. up to 4	X		Failure of employer. ⁶
New Hampshire ⁶	X	do ⁶		3	M 7	3	M	X		
Rhode Island		3		1-10		1-3	Op.	(*)	(*)	
Vermont		1-9		1 or more		6		X		
Region II-III:										
Delaware		Duration		Duration		Duration		X		
New Jersey		3		3		3		X		
New York ⁷		6 ¹⁰		7 ¹¹		Duration			(*)	
Pennsylvania		Duration		Duration		do			(*)	
Region IV:										
District of Columbia		3		1-4		3		X		
Maryland ⁸		1-9		1-9		1-9		X		
North Carolina ⁸	X	4-12 ¹⁰	M	5-12 ¹⁰	M 7	4-12 ¹⁰	M	X		
Virginia ⁸	X	1-5 ⁸	M	1-9 ⁸	M	1-5 ¹¹	M	X ¹²		
West Virginia ⁸	X	6	M 6 ¹³	6	M 6 ¹³	4 ¹⁴	M 4 ¹³	X		
Region V:										
Kentucky		1-16	M 1-16	1-16	M 1-16	1-16	M 1-16	X		
Michigan ⁸	X	Duration		Duration		3-5 ⁸	M 3-5	X		
Ohio ⁸		do ⁸		M 6		Duration		X		Lockout. ¹³
Region VI:										
Illinois		3-7		3-7		3-7		X		
Indiana ⁸		5	M 6	5	M 6 ⁷	5	M 6	X		
Wisconsin ⁸	X	4	M 17	3	M 17	Duration ⁸		X		
Region VII:										
Alabama ⁸	X	Duration	M 17	3-6	M 7	do ⁸	M	X		
Florida		do ⁸		Duration ⁸		Op. up to 3		X		
Georgia	X	2-8	(M 2) (Op. 3-8)	3-10	(M 3) (Op. 4-10)	2-8	(M 2) (Op. 3-8)	X		
Mississippi		Up to 12		Up to 12		Up to 12		X		
South Carolina		1-5 ¹⁰	Op.	1-16 ¹⁰	Op.	1-5 ¹⁰ ¹⁵	Op.	X		
Tennessee		1-5		1-9		1-5		(*)		
Region VIII:										
Iowa ⁸	X	Duration ¹⁰		2-9 ¹¹	M	Duration		X		
Minnesota ⁸	X	3-7 ¹¹		3-7 ¹¹		3		X		
Nebraska ⁸		Up to 5		Up to 5	(?)	Duration	M ¹⁰	X		
North Dakota ⁸		Up to 7		Up to 10		Up to 7	M ¹⁰	X		
South Dakota ⁸	X	(?)	M 17	(?)	M 17	(?)	M 21	X		
Region IX:										
Arkansas		Up to 5		Up to 5		Up to 5		X		Lockout and failure of employer. ⁸
Kansas		Up to 9		Up to 9		Up to 9		X		
Missouri		Up to 4	M	Up to 8	M	4-8	M	X		
Oklahoma ⁸		2		3		2		X		
Region X:										
Louisiana		Up to 6		Up to 6		Up to 6		(*)		
New Mexico		1-13	M	1-13	M	1-13 ¹¹	M	X		
Texas	X	2-16 ¹⁶	M	2-16 ¹⁶	M	2-8 ¹⁰	M	X		
Region XI:										
Colorado	X	3-15	M	3-15	M	3-15	M	X		
Idaho	X	Duration		Duration		1-5 ¹¹	M			
Montana ⁸		1-5 ¹¹		1-9 ¹¹		1-5	M	X		
Utah ⁸		1-5		1-9		1-5	M	X		
Wyoming ⁸		Up to 5	M	Up to 5		Up to 5	M	X		
Region XII:										
Arizona	X	4	M 4	4	M 4	do		X		
California		Up to 4 ²²		Up to 4 ²²		Up to 4 ²²		X		
Nevada ⁸		Up to 15		Up to 15		Up to 15		X		
Oregon ⁸		Duration ⁸		Duration ⁸		Duration ⁸		X		
Washington ⁸		Up to 4		Up to 4		Up to 4		X		
Territories:										
Alaska ⁴		Up to 5		Up to 5		Up to 5		X		
Hawaii ⁸	X	2-7		2-7		2-7		X		

¹⁰ Claimant must be in the labor market to serve disqualification period; in New York, for voluntary quit; in North Carolina, South Carolina, and Texas, for all 3 causes.

¹¹ Does not specify "in addition to week disqualifying act occurred." See footnote 2.

¹² Mandatory cancellation equal to number of weeks disqualified times weekly benefit.

¹³ Deductions recredited if worker returns to covered employment in his benefit year.

¹⁴ And as long as any offer of suitable work continues open.

¹⁵ No disqualification if employees are required to accept wages, hours, or other conditions of employment less favorable than those prevailing in locality, or if denied right of collective bargaining, or if employer shuts down plant or dismisses employees to force wage reduction or change in working conditions.

¹⁶ For duration of unemployment if discharged for dishonesty.

¹⁷ Benefit rights based on employment worker left canceled.

¹⁸ For repeated refusals, agency may extend disqualification until worker earns 8 times his weekly benefit amount.

¹⁹ Does not apply if individual left work for better employment at which he worked 12 weeks; or to care for an ill member of his immediate family and offered his services to his former employer on recovery.

²⁰ Wage credits earned before refusal canceled.

²¹ No period specified; benefit rights for balance of benefit year canceled.

²² For successive disqualification, up to 8 additional weeks.

¹ See footnote 1, table 134.

² See footnote 2, table 134.

³ See footnote 3, table 134.

⁴ See footnote 4, table 134.

⁵ See table 129 for special disqualifications applicable to women who quit because of marital obligations or pregnancy.

⁶ State specifies minimum amount of employment or wages necessary to qualify after reemployment: 4 weeks and wages equaling 4 times claimant's weekly benefit amount (Wisconsin); \$50 or more in bona fide employment in 2 separate weeks (Oregon); wages equal to \$2 more than weekly benefit amount (New Hampshire); 4 times weekly benefit amount (Ohio); 20 times weekly benefit amount (Alabama) or 10 times (Florida).

⁷ All prior wage credits canceled if discharge is for dishonest or criminal act; or for intoxication which will seriously hamper work (New Hampshire); or gross, willful, flagrant, or unlawful misconduct (Nebraska). Wage credits from separating employer canceled if discharged for dishonest or criminal act (Alabama).

⁸ If employer fails to live up to provisions of any contract with employees (New Hampshire); to conform to trade agreement or State or Federal law pertaining to wages, hours, or other conditions of work (Arizona and Arkansas); to conform to State or Federal law (Montana); or conspires with any workers or their agents to foment a strike (Utah).

⁹ State has flat disqualification: 8 weeks in Rhode Island; during the progress of the dispute or specified period, whichever is lesser: 5 weeks in Pennsylvania, 7 weeks in New York, 4 weeks in Tennessee, 3 weeks in Louisiana.

(Continued from page 127)

most significant variations are in the formulas used for rate determination. In general the formulas in use in 1945 were of the same type as in 1941, as shown in table 130.⁵¹

The first of the experience-rating formulas was the reserve-ratio system, under which the amount of each employer's pay roll, his contributions, and the benefits paid his former workers are entered on his account. The ratio of the balance of contributions over benefits to average pay roll determines each employer's rate, according to a schedule of rates for specified ranges of reserve ratios. In 1941, 22 States had such systems; in 1945, the number had increased to 27, but these States included only 42 percent of the covered workers. In 1941, 4 State plans used a benefit-ratio formula, under which the ratio of benefits to pay roll is the index for rate variation, and 1 State combined the benefit-ratio with the reserve-ratio formula. In 1945, 6 States, with 10 percent of the covered workers, used the benefit-ratio formula, and 2 used a modified form. In both 1941 and 1945, 9 States used radically different formulas, measuring employers' experience with unemployment by the number of separated workers who draw some benefits (or some specified amount of benefits) rather than the total amount of benefits drawn. In 8 States the separations are weighted by the claimant's base-period wages, and these "benefit wages" are compared with an employer's total wages; in the other State the compensable separations are weighted by the

⁵¹ There were few shifts between the systems. Minnesota changed from a benefit-wage to benefit-ratio formula in 1943; Wyoming and the District of Columbia, with no type specified in their 1941 laws, adopted benefit-ratio plans.

claimant's weekly benefit amounts. In 1945, the 9 States concerned included 30 percent of the covered workers.

The greatest change in experience-rating systems is represented by the introduction in New York of a wage-base formula which differs from all other experience-rating plans in every essential feature. An employer's experience with unemployment is measured by three factors—principally by pay-roll declines from year to year, secondarily by pay-roll declines from quarter to quarter, which reflect seasonal or irregular employment, and thirdly by the number of years he has been in business. The benefits paid to an employer's former workers are disregarded in the experience-rating system. Another essential difference in the New York plan is that it does not utilize a schedule of rates to be applied to the employer's next year's pay roll. Instead, credit certificates for a portion of the "surplus" in the fund are distributed to all employers who qualify for a rate reduction; the amount of the credit can be applied on future payments.

Changes in rate schedules.—In the period 1942-45, minimum and maximum rates assigned to employers were reduced as shown by table 131. By the end of 1941, 14 States had minimum rates of 0.5 or less, and 24 (two-thirds of the States concerned) had minimum rates of less than 1 percent. By 1945, 21 States had minimum rates of 0.5 percent or less, and 31 States (70 percent of the States concerned) had minimums under 1 percent. In 1941, 16 States had maximum rates of 2.7 percent, but 12 States had maximums higher than 3.6 percent. By 1945, 28 States had no penalty rates, and in only 3 States was the maximum more than 3.6 percent.

War-Risk Provisions

The period 1942-45 saw the rise and fall of war-risk contribution provisions,⁵² adopted in 12 States to assure that funds would be available for the unemployment which would result from rapid wartime expansion of certain firms' pay rolls; in 9 States⁵³ they were effective in 1943; in Ohio in 1944; and in Georgia and Kansas in 1945. In general these amendments provided that employers would pay 2.7 percent or more on pay rolls in excess of a certain percentage of certain prior years' pay rolls and/or in excess of a specified amount.

Six⁵⁴ of these provisions were for a limited period. In November 1945, Maryland repealed its war-risk provision. By the end of 1945 the States with war-risk provisions were reduced to 7; under present statutes, they will be reduced to 5 by the end of 1946. However, in 1945, Ohio extended the life of its provision from December 1945 to December 1947, and Wisconsin enacted an amendment which makes permanent the policy of an increased tax in case of rapid expansion of pay roll. This provision adds 0.5 percent to the contribution rate of an employer with a pay roll of \$50,000 or more whenever it has increased 20 percent or more over the preceding year's pay roll; it will be effective in 1947 on the basis of increases in 1946 pay rolls.

⁵² For a more detailed discussion, see Friedman, Gladys R., "War-Risk Contribution Provisions in State Unemployment Compensation Laws," *Social Security Bulletin*, May 1944, pp. 2-8.

⁵³ Alabama, Florida, Illinois, Iowa, Maryland, Minnesota, Missouri, Oklahoma, Wisconsin.

⁵⁴ Provisions in Illinois, Iowa, and Missouri expired in 1945; in Alabama and Georgia, in 1946; the Kansas provision was effective only in 1945.

Explanatory Note on Data and Terminology

The unemployment insurance program is a joint Federal-State responsibility. It is based on 51 individual State unemployment compensation laws, each of which is administered by a State employment security agency. All the State laws conform to certain basic criteria specified in the Social Security Act and the Federal Unemployment Tax Act and interpreted by the Social Security Board in accordance with its responsibility under these acts. Although in some respects the provisions of State laws differ from State to State (tables 121-135), the basic organizational pattern is essentially the same for all. In addition to the Federal-State programs, there is a separate Federal system of railroad unemployment insurance and a separate Federal readjustment allowance program for veterans. The analysis and tables included in this section of the YEARBOOK cover only the operations under the Federal-State programs.

Administrative Organization

Central Office

The State office which receives all data relating to a worker's covered employment or claims for benefits under the State unemployment compensation law. Each State has one central office which processes and files wage records and makes benefit determinations.

Initial Authority

All organizational subdivisions of the State employment security agency (below the appeals authorities) which are engaged in the determination of benefit rights.

Local Office

An office which maintains direct claims-taking relations with claimants—usually a local public employment office. Each State has a number of such offices, located in various parts of the State.

Claims

A claim is an application for unemployment benefits filed by an un-

employed worker who believes himself eligible for benefits.

Claimant

An unemployed worker who has filed a claim for benefits.

Eligible.—An insured claimant who has in the specified period met all the requirements necessary for the receipt of benefits. The requirements involve filing a valid new claim (i. e., meeting the State's statutory qualifying wage or employment requirements; see *New claim allowed*), registering for work, being available for and able to work (table 99), and serving the waiting period stipulated in the State unemployment compensation law. Some eligible claimants may be disqualified, however, under one or more of the disqualification provisions of the State law (see *Disqualification From Benefits under Benefits*, below).

Insured.—A claimant who has met the qualifying earnings or employment requirements as of a specified date.

Interstate.—A worker who files a claim in one State (*agent State*) on the basis of wages earned in another State (*liable State*) (table 98).

Continued Claims

Continued claims are filed for each completed week of unemployment subsequent to the filing of an initial claim and may relate to either a waiting-period week or a week of compensable unemployment (table 84). The trend of continued claims represents the trend of unemployment in covered industries (table 81), but, as in the case of initial claims (see below), is affected by administrative factors.

Compensable.—An application for benefits which certifies to the completion of a benefit period (chart 11).

Waiting-period.—An application which certifies to the completion of a waiting-period week or weeks.

Determination, Initial or First

The decision made by the initial authority with respect to a new claim. The determination is a statement of the validity of the claim, the weekly

benefit amount, potential benefits payable on a valid claim, and the reason for disallowance in the event the claim is disallowed. (See also *Appeals*, below.)

Initial Claims

The beginning of a spell of unemployment by a worker is indicated by the filing of an initial claim. The number of initial claims received in local offices (table 83) roughly represents the number of recent separations from employment of workers who believe they are eligible for benefits. If the spell of unemployment is the worker's first in the benefit year, the claim is classified as a *new claim*. Initial claims filed at the start of second and subsequent spells in the same benefit year are classified as *additional claims*.

Because of administrative factors, the monthly trend of initial claims received does not necessarily coincide with the trend of separations. For example, in the 15 States with uniform benefit years, large numbers of claims are filed in the first few weeks of the new benefit year by claimants who may have been unemployed for a relatively long time but have exhausted all benefits due them in the previous benefit year and, therefore, must wait until the new benefit year begins before they can again be eligible for benefits. Moreover, in the 3 States⁵⁵ with no procedure for filing or reporting additional claims, data on the number of initial claims received in local offices represent an underestimate of the number of separations which may result in compensable unemployment.

Additional claim.—An application which certifies to the beginning date of a period of unemployment, the first benefit period of which would fall within a benefit year in which a valid initial claim had already been filed.

New claim.—An application for determination of benefit rights (benefit amount and duration) which certifies to the beginning date of a period of unemployment or its continuance into a new benefit year.

New claim allowed.—A new claim on which a determination has been made that the claimant has met the State's

⁵⁵ Maryland, Ohio, Texas.

statutory qualifying wage or employment requirements, but not necessarily other requirements for receipt of benefits.

The number of new claims allowed on initial determination during the year represents the number of insured claimants (table 82). Workers whose new claims have been allowed may be found ineligible because of nonavailability for work or failure to meet other eligibility requirements. They may also be disqualified from benefits for voluntarily leaving a job without good cause, refusal of suitable work, discharge for misconduct, or the like (see Disqualification From Benefits under Benefits, below).

New claim disallowed.—A new claim in which the initial authority finds that the claimant does not meet the State's qualifying wage or employment requirements.

Interstate Claims

Workers who have earned wages in covered employment in one State and are in another State when unemployed may file claims for benefits in the latter State under the interstate benefit-payment plan. The State in which the worker files his claim is known as the *agent State*; the State to which the claim is forwarded for payment, as the *liable State* (table 98). The claim is forwarded directly to the central office of the liable State, where eligibility for benefits is determined. If the claimant has satisfied all the eligibility requirements of that State, benefit checks are mailed directly to him and are continued until he becomes reemployed, disqualified, or has exhausted all benefit rights. The data on number of initial interstate claims have limited value for analysis of population movements, however, since they apply only to workers who, in their base period, have earned sufficient wages in covered employment in a State where they formerly worked and have been unemployed in a different State long enough to draw benefits. The data do not reflect migration of noncovered workers or intrastate migration of covered workers.

Benefits

Under the unemployment compensation laws of all States, the weekly

amount and the duration of benefits payable to a worker are determined by the wages he has earned in covered employment or the extent of his employment in covered industries during a past period referred to as the base period in all States except Wisconsin. In these States the benefit rate and the duration of benefits thus determined apply to the worker for a 1-year period, called the benefit year. All State laws provide for a maximum amount of benefits any worker can receive during a benefit year, regardless of the amount of his base-period earnings.

Base Period or Base Year

A period of time, usually a year, in which a claimant must have earned a specified minimum amount of wages in covered employment or have had a specified minimum number of weeks of covered employment to qualify for benefits. The base period precedes the benefit year, generally with a 1-quarter lag. Wages earned in the base period determine the claimant's weekly (or biweekly) benefit amount and the maximum benefits payable to him in the related benefit year.

Beneficiary

A claimant who is receiving or has received benefits during his benefit year. The number of different beneficiaries during a year is roughly the number of first payments issued during the year (table 93); the average weekly number of different beneficiaries during a month (table 85) is the total number of weeks compensated during the month divided by the number of weeks in the month.

Benefit Amount

One of the basic measures for determining the extent to which a State law provides adequate benefits for its unemployed workers is the amount of the weekly benefit payment. Another significant and directly related measure of adequacy is the duration of benefits (see Benefit Duration, below). From the State distribution of 1945 payments by size of weekly checks for total unemployment (table 87), State-to-State comparisons may be made of the weekly benefits paid to totally unemployed claimants. Increases from previous years in the percentage of payments at the higher benefit rates

may be due to either greater base-period earnings among covered workers or amendments to State laws liberalizing the benefit formula, or both.

Gross benefits.—The total amount of benefits paid, without adjustment for previous underpayments or overpayments, returned or voided checks, and the like (monthly data in tables 80 and 88).

Maximum.—The highest benefit amount payable under a State unemployment insurance law for a period (usually a week) of total unemployment (tables 87 and 90).

Minimum.—The smallest benefit amount payable under a State unemployment insurance law for a period (usually a week) of total unemployment (table 122).

Net benefits.—The total amount of benefits paid after adjustment for previous underpayments or overpayments, returned or voided checks, and the like (annual data in tables 80 and 88).

Total benefits.—The total amount (net or gross) paid during a specified period (table 88).

Weekly benefit amount.—The full amount of benefits a worker is entitled to receive for a week of compensable total unemployment (table 91).

Benefit Duration

Together with the weekly benefit amount figures, duration data provide one of the most important measures for determining the adequacy of a State unemployment compensation law. The most significant figures are those which show the actual duration for claimants who have exhausted their benefit rights (table 95), since presumably these individuals were in need of benefits for a longer period and would have received them if the benefit formula were more liberal.

Actual.—The number of full weeks of benefits for total unemployment received by a claimant during his benefit year (tables 92 and 94).

Maximum.—The highest number of full weeks of benefits for total unemployment which a claimant can receive during a benefit year under the State law (tables 94 and 97).

Potential.—The number of full weeks of benefits for total unemployment to which an insured claimant is entitled during his benefit year. In some States, potential duration is the

same for all claimants who can draw benefits, but in most States it differs among individuals, depending on base-period earnings (tables 94 and 97).

Uniform.—Identical potential duration for all insured claimants irrespective of the amount of their earnings in the base period (tables 94 and 97).

Variable.—Duration for individual insured claimants based on their individual earnings in the base period (tables 94 and 97).

Benefit Payment

An amount paid or payable to an eligible claimant with respect to his unemployment during a benefit period, usually a week.

Benefit payments may be classified by type of unemployment: total, part-total, or partial (see Unemployment, below).

First.—A payment issued to a claimant for his first compensable period of unemployment in a benefit year (table 93). Data on first payments do not include the first payment issued to claimants during second or subsequent spells of unemployment in the same benefit year. The number of first payments issued during the year approximates the number of different persons who have received benefits during the year, i. e., the number of different beneficiaries.

Supplemental.—A payment issued to adjust an underpayment for one or more previous benefit periods.

Benefit Year

A period of 52 consecutive weeks during which a worker may receive the maximum total benefits for which he is eligible. The benefit year follows the base period or base year, usually with a 1-quarter lag.

Individual.—A benefit year which varies as to starting date for each claimant—usually beginning with the first week for which he files a valid claim (table 95). Thirty-five States provide for individual benefit years.

Uniform.—A set 52-week period—for example April 1–March 31—fixed by law and applicable to all claimants. A uniform benefit year ends on the same calendar date for all claimants regardless of the date on which the claimant begins to draw benefits (table 95). Fifteen States provide for a uniform benefit year.

Disqualification From Benefits

Every State unemployment compensation law disqualifies an eligible claimant (see under Claimant, above) from benefits under certain conditions, the principal issues being: voluntarily leaving a job without good cause; refusing without good cause to apply for or accept suitable work; discharge for misconduct; and unemployment because of direct interest in a labor dispute. Disqualifications generally take two different forms: (1) postponement of benefits either for a limited time or for the duration of the claimant's spell of unemployment immediately following the disqualifying act; or (2) cancellation in whole or part of the worker's wage credits up to the time of disqualification, or reduction in the worker's potential total benefits, usually in addition to postponement of benefits. In some States, such reduction is mandatory under the provisions of the State law; in others it is left to the discretion of the State agency. Tables 99–103 do not include data on disqualifications for labor dispute or receipt of other remuneration.

Exhaustion of Benefit Rights

A claimant who during his benefit year draws all the benefits to which he has been found entitled on the basis of earnings and employment in his base period is said to have exhausted his benefit rights (table 93). When a beneficiary thus exhausts his benefit rights, he can draw no further benefits during the remainder of the benefit year, even though he remains unemployed.

Readjustment Allowances

Benefits provided under the Servicemen's Readjustment Act of 1944 (GI Bill of Rights) to ex-servicemen who are unemployed or who, though self-employed, have net earnings of less than \$100 a month.

Unemployment

Part-total.—A period of otherwise total unemployment during which a worker has odd jobs or subsidiary work with earnings in excess of the amount specified in the State unemployment compensation law as allowable without reducing his benefit payments.

Partial.—A period during which a worker earns wages from his regular employer but, because of insufficient work, is employed less than his normal or customary full-time hours and earns less than an amount specified in the State unemployment compensation law, and is thus still eligible for a full or reduced benefit payment.

Total.—A period during which a worker performs no work and earns no wages, or has odd jobs or subsidiary work with earnings not in excess of the amount specified in the State unemployment compensation law as allowable without reducing his benefit payment.

Week

Calendar.—A period of 7 consecutive days ending at Saturday midnight, used by some State employment security agencies as the unit in measuring unemployment.

Compensable.—A week of unemployment with respect to which benefits are paid or payable.

Flexible.—A period of 7 consecutive days, the beginning of which is determined in relation to the date on which a claim is filed, used by some State employment security agencies as the unit in measuring unemployment.

Waiting period.—A period or periods of unemployment during which a claimant may not draw benefits and during which he must meet certain requirements essential to the establishment of his eligibility for benefits during later weeks of unemployment.

Appeals

All State unemployment compensation laws give workers and employers who may disagree with benefit determinations an opportunity for a fair hearing before an impartial tribunal. Normally, such a hearing is held first before a lower appeals authority. If a worker or an employer is not satisfied with the decision of the lower appeals body, he may, in most States, carry the case to a higher authority. If either party remains unconvinced by the final decision of the latter authority, he may carry his appeal to the courts.

On certain issues, especially labor disputes, many State laws empower the deputy of the agency to refer facts

directly to the lower or the higher appeals authority, which then makes an initial determination. The tabulations shown in this volume, however, deal only with review cases which arise when a lower appeals authority reviews deputy determinations or amended determinations prepared by an adjustment section, or when a higher authority reviews decisions of the deputy or the lower appeals authority. Tables 104 and 105 show for each of the two levels of appeals authority a distribution of the number of cases, by issue involved, and the source and outcome of the appeal.

Appeals Case

A claim or group of claims involving identical situations which an appeals authority disposes of as a unit.

Higher Appeals Authority

The higher of two administrative authorities provided by a State unemployment compensation law to hear and make decisions with respect to appealed claims. All but five States⁶⁶ have a higher appeals tribunal—either the head of the State agency itself or an independent board of review.

Lower Appeals Authority

The sole or lower of two administrative authorities provided by a State unemployment compensation law to hear and make decisions with respect to appealed claims. A lower appeals body is composed of a referee, or a board consisting of a salaried referee and one representative each of employers and employees, or some combination or variant of these types of organizations.

Employment and Wages

Information on monthly employment and quarterly wages of workers covered by State unemployment compensation laws is included in the compulsory contribution reports submitted by employers to State employment security agencies. All State agencies are required to submit an annual report to the Bureau of Employment Security showing monthly employment and quarterly wages for all sub-

ject employers; beginning with data for 1942, these reports have classified employers, in accordance with the Social Security Board's industrial classification code, in 402 "industry groups," each identified by a 3-digit code; earlier reports—for 1938 through 1941—had used the 2-digit industrial classification code for 77 "major industry groups." The due date of these reports (July 31) is set well after the end of the calendar year to assure time for States to receive delinquent employer reports or make any necessary corrections in reports received earlier.⁶⁷

Complete data for all States by major industry group first became available in 1939. Only a few States compiled employment and wage statistics for 1937. All 51 States submitted reports for 1938, but the classifications used in Wisconsin and Pennsylvania differed from those in the Social Security Board's industrial code. Detailed figures for 1938 and 1939 have already been published.⁶⁸ Although publication of detailed figures for more recent years was suspended as a wartime economy, such information, by industry and State, can be made available to authorized agencies on request.

In the classification by industry, each place of business is coded on the basis of its principal activity. If a firm conducts different activities at its various establishments, separate industry codes are assigned to each establishment. For example, when a firm is engaged primarily in manufacturing but also operates retail outlets, separate employment and wage data are reported for each of these functions. Thus, employment and wages for multi-unit employers are classified under the industrial activity and State in which each unit is operating, rather than according to the

⁶⁶ The data in tables 113-120 supersede preliminary data for 1944, which were estimates based on identical-firm samples, released in supplements to the April and August 1945 issues of *Employment Security Activities*.

⁶⁷ Social Security Board, *Employment and Pay Rolls in State Unemployment Compensation Systems, 1938*, Employment Security Memorandum No. 6, 1940; and *Employment and Wages of Covered Workers in State Unemployment Compensation Systems, 1939*, Employment Security Memorandum No. 17, 1941. Annual releases have been issued for 1940-42.

primary industry or location of the reporting employer. The industry codes assigned in each State are based on periodic "nature-of-business" reports submitted by covered employers.

Coverage Exclusions

Since the data relate only to employment and wages of persons covered by State unemployment compensation laws, they do not include large segments of the employed labor force excluded from coverage by size of firm, type of employment, and other limitations of State laws. It is estimated that the exemption of small firms from State laws in 1944 (table 113) excluded about 7 percent of the wage and salary workers in covered industries. Also excluded from coverage in an average week were approximately 2.5 million agricultural workers, 5 million self-employed farmers, and 4.5 million nonagricultural self-employed workers. Among other wage and salary workers in nonagricultural employment excluded from coverage were about 5.5 million employees of Federal, State, and local governments; approximately 2 million workers employed in private homes, in maritime industries, and by nonprofit, religious, charitable, scientific, and educational organizations; and about 1.5 million railroad workers who were covered by the railroad unemployment insurance system.

Covered Employment

Through 1944, figures for employment represent the number of covered workers earning wages during the last pay period ended within each month, and cover all persons whose "wages" are subject to contributions for unemployment insurance purposes. No distinction is made between wage earners and corporation officials, executives, and supervisory or clerical personnel. An employer who pays his employees on more than one basis (e.g., factory workers paid weekly; office workers, semimonthly) reports a figure which is the sum of the number of employed workers on the last pay roll of each type ended in the month (tables 80, 113, 115, 117, and 119). Beginning January 1945, these data represent workers earning wages during the pay period ending nearest the fifteenth of the month.

⁶⁸ Connecticut, Hawaii, Massachusetts, Nebraska, New Hampshire.

Pay-roll-count reporting, as opposed to direct enumeration of individuals, may result in a slight overstatement of the actual number of persons employed for the year. Because of labor turn-over within the pay period, workers may be included on the pay rolls of more than one employer, and persons simultaneously holding more than one job may appear in the reports of more than one employer.

Worker with wage credits.—A worker who, at any time during a year, has earned some wages in employment covered by a State unemployment compensation law (table 113).

Wages in covered employment.—“Wages” are reported on a quarterly basis and represent the total amount of compensation paid or payable by the employer to all covered workers during the quarter, even though a part of the payments may not be subject to contributions for unemployment insurance purposes (tables 80, 113, 116, 118, and 120). Tips, bonuses, and the cash value of such perquisites as meals and lodging are regarded under most State laws as taxable wages and are included in the employer reports.

Because wages relate to all compensated employment throughout a quarter or year, while employment is counted as of a certain sample pay period within each month, it is misleading to calculate quarterly or annual per capita earnings by a direct comparison of the two types of data; such comparisons make an implicit, but obviously incorrect, assumption that the same individual workers are employed throughout the entire quarter or year under consideration. Since the pay periods for which employment is counted are in the majority of cases single weeks, however, figures on the average weekly earnings of employed covered workers during a quarter or year may be derived with reasonable accuracy by calculating total wages paid during an average week in a specific period and relating this figure to average employment during the same period. On the other hand, average annual per capita covered earnings may be estimated by relating total wages paid or payable during the year to corresponding fig-

ures on number of workers with wage credits during the same period (table 113).

Wage credits.—That portion of the wages received by a worker in covered employment which is used in determining his benefit rights.

Financial Data

The Federal Unemployment Tax Act requires a subject employer to pay to the Federal Government 3 percent of the wages he has paid in covered employment. From 1940 on, this tax has been paid on only the first \$3,000 a year in wages paid to any one worker. An employer who has paid contributions under a State unemployment compensation law, however, may credit such contributions toward the Federal tax up to a maximum of 90 percent of the Federal tax. He may also obtain credit, within this maximum, for the amount by which his contributions to the State fund have been reduced because of the operation of an experience-rating plan which meets the requirements of the Federal act.

Benefits under all State unemployment compensation laws are financed by requiring subject employers to pay contributions on the wages of covered workers. Four States⁵⁹ also require contributions from workers. The standard contribution rate, which applies to all employers except those whose rates are modified by experience-rating provisions, is 2.7 percent in all States but Michigan, where it is 3.0 percent. Under experience rating, individual employer contribution rates may be varied from the standard rate on the basis of the employer's experience with the risk of unemployment. In Alabama the employee's rate also varies on the basis of the employer's contribution rate. Provisions for increased or additional “war-risk” contributions from employers with abnormally increased pay rolls were effective in 12 States during 1945.⁶⁰

⁵⁹ Alabama, California, New Jersey, Rhode Island.

⁶⁰ Alabama, Florida, Georgia, Illinois, Iowa, Kansas, Maryland, Minnesota, Missouri, Ohio, Oklahoma, Wisconsin. Wisconsin also levied a postwar reserve contribution on all subject employers.

The data presented in table 107 under the heading “Contributions collected” include both employer and employee contributions paid to the State, but exclude employer taxes paid to the Federal Government under the Federal Unemployment Tax Act, which appear in table 23. In States where experience-rating provisions have resulted in reduced rates for a substantial number of employers, total contributions may decrease from one year to another despite increases in the amount of taxable wages.

One simple measure which summarizes the financial operations of a State system during a given period is the ratio of benefits paid to contributions collected during the period (table 107). This ratio represents the amount of benefits paid as a percent of contributions received. When employment is expanding, the percentage declines and the total amount of funds available for benefits accordingly increases. A percentage greater than 100 for a State indicates it has been necessary for the State to draw on its reserves to meet benefit obligations in the period specified. In using these data for comparisons among States or among years for any State, however, the following factors should be considered: existence or absence of employee contributions, changes in contribution rates due to experience rating or special war-risk taxes, differences in benefit formulas, differences in risks or extent of compensable unemployment among the States, the period during which a State program has been in full operation, and the period during which experience rating has been in effect.

Employer, subject.—An employing unit or group of units subject to contributions under a State unemployment compensation law and considered to be one legal entity.

Taxable wages.—Wages (amounts up to and including \$3,000 a year paid to each worker) subject to unemployment insurance contributions under a State law or subject to tax under the Federal Unemployment Tax Act.

Contribution Rates

Penalty.—Rates in excess of the standard rate which a State assigns under the experience-rating provi-

sions of its unemployment compensation law to employers whose experience-rating accounts have indicated a high unemployment risk (tables 109 and 110).

Reduced.—Rates below the standard rate which a State assigns under the experience-rating provisions of its unemployment compensation law to employers whose experience-rating accounts have indicated a low unemployment risk (tables 108–110).

Standard.—The basic rate (2.7 percent of taxable wages under the unemployment compensation laws of all States except Michigan, which has a 3.0-percent rate) from which variations in rate are computed under the State's experience-rating provisions.

Contributions

Employee.—Amounts deductible from wages which four State unemployment compensation laws require employers to pay to the State unemployment fund on behalf of employees with respect to their taxable wages.

Employer.—Amounts not deductible from wages, which State unemployment compensation laws require employers to pay to the State unemployment fund with respect to employees' taxable wages.

Voluntary.—Additional amounts which certain State unemployment compensation laws permit an employer to pay to the State unemployment fund to qualify for a reduced contribution rate under the State's experience-rating provisions.

War-risk.—Additional contributions required by some State laws of employers whose pay rolls expanded

greatly during the war period and whose postwar unemployment risk was expected to be high (tables 111 and 112).

Experience Rating (Merit Rating)

A method of determining the contribution rate (see above) of an employer or group of employers on the basis of factors specified in a State unemployment compensation law for measuring employers' experience with unemployment or unemployment risk.

Account.—An account of an employer or group of employers maintained by the employment security agency, in a State with experience-rating provisions, to determine the contribution rate of that employer.

Unemployment Fund, State

A fund established under a State unemployment compensation law to finance benefit payments; it consists of a clearing account, a benefit-payment account, and an unemployment trust fund account.

Benefit-payment account.—An account maintained by a State employment security agency within its unemployment fund in which are deposited amounts withdrawn from the unemployment trust fund in the U. S. Treasury and from which benefits are paid.

Clearing account.—An account maintained by a State employment security agency within its unemployment fund in which are deposited contributions collected under the State unemployment compensation law and from which amounts are transferred to the State's account in the unemployment trust fund in the U. S. Treasury.

Unemployment trust fund account.—An account maintained by a State employment security agency within its unemployment fund in which are recorded transfers from the State clearing account and to the benefit-payment account and the amount of interest earned on the State account in the unemployment trust fund in the U. S. Treasury.

Unemployment Trust Fund, U. S. Treasury

A fund in which are recorded all amounts deposited by State employment security agencies and the Railroad Retirement Board, all sums withdrawn by State agencies and the Railroad Retirement Board to pay unemployment benefits, and interest on the invested portion of the fund (table 26).

Federal unemployment account.—A Federal account authorized under the War Mobilization and Reconversion Act in the unemployment trust fund in the U. S. Treasury for a temporary period to receive appropriations of the excess of Federal unemployment tax collections over administrative expenses of unemployment insurance, from which loans are to be made to a State account in the unemployment trust fund whenever the State's funds approach insolvency.

State accounts.—Fifty-one accounts maintained within the unemployment trust fund in the U. S. Treasury in which are recorded amounts deposited and withdrawn by each State and the amount of interest earned by a State balance (table 24).

Employment Service

UP TO THE Japanese surrender, activities of the U. S. Employment Service were concentrated on staffing the vital war industries. Manpower controls to assure maximum utilization of available labor were continued, and intensive campaigns were conducted to attract labor from less essential industries. From January through April, placements averaged 974,000 a month; from May through July—the

last full month of the war—the average was slightly more than 1 million a month. After V-day the number of placements declined sharply, from 825,000 in August to 380,000 in December (tables 80 and 137).

With the announcement of the Japanese surrender, all manpower controls were lifted immediately. On September 19 the War Manpower Commission was terminated by Ex-

ecutive order, and its functions were transferred to the Department of Labor, except the Procurement and Assignment Service, which was transferred to the Federal Security Agency. In transferring the USES to the Department of Labor the President specified that it was to be administered as an organizational entity within the Department.

Even before VE-day, however, plans

Table 136.—Nonfarm placements: Number by race, sex, veteran status, State, and quarter, 1945¹

Quarter and State	Total	Race ²		Sex		Veteran status		Percent of total		
		White	Nonwhite	Men	Women	Veteran	Nonveteran	White	Men	Veteran
Total	8,808,476	7,921,410	1,877,775	6,838,640	2,960,545	1,194,578	8,604,607	80.8	69.8	12.2
January-March	2,969,603	2,415,109	545,203	2,077,012	883,300	274,841	2,685,471	81.6	70.2	9.3
April-June	2,919,392	2,373,411	545,981	1,989,187	930,205	259,975	2,659,417	81.3	68.1	8.9
July-September	2,453,690	1,974,753	478,937	1,728,226	725,464	283,812	2,169,878	80.5	70.4	11.6
October-December	1,465,791	1,158,137	307,654	1,044,215	421,576	375,950	1,089,841	79.0	71.2	25.6
Alabama	204,048	139,019	65,029	145,751	58,297	27,307	176,741	68.1	71.4	13.4
Arizona	57,881	51,723	6,158	41,240	16,641	8,935	48,946	89.4	71.2	15.4
Arkansas	141,005	104,906	36,099	110,587	30,418	18,682	122,323	74.4	78.4	13.2
California	996,041	839,250	156,791	738,639	257,382	113,598	882,443	84.3	74.2	11.4
Colorado	113,057	109,115	3,942	87,035	26,022	13,812	99,245	96.5	77.0	12.2
Connecticut	119,238	110,964	8,274	81,508	37,730	12,099	107,139	93.1	68.4	10.1
Delaware	20,487	14,385	6,102	13,677	6,810	2,126	18,361	70.2	66.8	10.4
District of Columbia	51,936	20,798	31,138	29,120	22,816	6,617	45,319	40.0	56.1	12.7
Florida	174,578	121,267	53,311	104,839	69,739	26,417	148,161	69.5	60.1	16.1
Georgia	212,420	157,853	54,567	129,914	82,506	28,471	185,949	74.3	61.2	12.5
Idaho	35,526	34,827	699	27,902	7,624	5,881	29,645	98.0	78.5	16.6
Illinois	439,476	358,330	81,146	301,100	138,376	63,330	385,946	81.5	68.5	12.2
Indiana	273,540	239,918	33,622	179,079	94,461	27,346	246,194	87.7	65.5	10.0
Iowa	110,129	106,857	3,272	71,642	38,487	17,818	92,311	97.0	65.1	16.2
Kansas	112,376	98,357	14,019	80,674	31,702	14,346	98,030	87.5	71.8	12.8
Kentucky	157,548	131,901	25,647	123,789	33,759	17,572	139,976	83.7	78.6	11.2
Louisiana	100,309	60,969	39,340	81,005	19,304	10,048	84,261	60.8	80.8	16.0
Maine	56,395	54,357	2,038	40,036	16,359	6,263	50,132	96.4	71.0	11.1
Maryland	105,920	70,099	35,821	66,870	39,050	13,617	92,303	66.2	63.1	12.9
Massachusetts	242,669	234,691	7,978	143,295	99,374	31,921	210,748	96.7	59.0	13.2
Michigan	303,239	253,216	50,023	246,170	57,069	39,141	264,098	83.5	81.2	12.9
Minnesota	190,659	187,066	3,593	139,197	51,462	31,558	150,101	98.1	73.0	16.6
Mississippi	95,682	61,330	34,352	59,680	36,002	14,339	81,343	64.1	62.4	15.0
Missouri	229,675	187,640	42,035	173,906	55,769	32,557	197,118	81.7	75.7	14.2
Montana	30,664	29,856	808	26,298	4,366	5,363	25,301	97.4	85.8	17.5
Nebraska	63,272	58,562	4,710	46,561	16,711	9,488	53,784	92.6	73.6	15.0
Nevada	34,761	30,249	4,512	26,021	8,740	5,667	29,094	87.0	74.9	16.3
New Hampshire	25,727	25,694	33	14,797	10,930	3,868	21,859	99.9	57.5	15.0
New Jersey	298,374	242,031	56,343	182,824	115,550	28,731	269,643	81.1	61.3	9.6
New Mexico	41,355	38,690	2,665	33,872	7,483	6,407	34,948	93.6	81.9	15.5
New York	1,275,402	920,331	355,021	857,221	418,181	112,058	1,163,344	72.2	67.2	8.8
North Carolina	196,876	126,006	70,870	122,635	74,241	24,133	172,743	64.0	62.3	12.3
North Dakota	16,777	15,511	1,266	13,147	3,630	1,839	14,938	92.5	78.4	11.0
Ohio	558,634	445,929	112,705	394,782	163,852	69,794	488,840	79.8	70.7	12.5
Oklahoma	131,012	114,500	16,512	101,341	29,671	21,152	108,860	87.4	77.4	16.1
Oregon	145,578	140,427	6,151	105,454	40,124	24,235	121,343	96.5	72.4	16.6
Pennsylvania	562,894	433,792	79,102	397,958	164,936	63,445	499,449	85.9	70.7	11.3
Rhode Island	57,281	56,184	1,097	33,757	23,524	5,556	51,725	98.1	58.9	9.7
South Carolina	130,639	92,528	38,111	79,823	50,816	12,433	118,156	70.8	61.1	9.6
South Dakota	17,441	16,475	966	12,304	5,137	2,786	14,655	94.5	70.5	16.0
Tennessee	217,246	159,846	48,109	141,027	66,928	23,172	179,783	76.9	67.8	13.5
Texas	577,662	415,332	162,330	443,035	134,627	77,580	500,082	71.9	76.7	13.4
Utah	59,773	58,054	1,719	40,558	19,215	7,092	52,681	97.1	67.9	11.9
Vermont	13,848	13,843	5	8,898	4,950	2,363	11,485	99.9	64.3	17.1
Virginia	222,594	148,124	74,470	142,792	79,802	22,531	200,063	66.5	64.1	10.1
Washington	238,243	206,921	31,319	171,079	67,164	34,909	203,334	86.9	71.8	14.7
West Virginia	104,595	98,229	6,366	77,534	27,061	14,833	89,712	93.9	74.1	14.2
Wisconsin	225,412	217,379	8,033	132,455	92,957	29,184	196,228	96.4	58.8	12.9
Wyoming	18,582	18,026	556	15,792	2,790	2,858	15,724	97.0	85.0	15.4

Source: Department of Labor, U. S. Employment Service, Reports and Analysis Division.

¹ Continental United States only.

² Classified according to local usage.

³ Includes 9,291 nonfarm placements for which distribution by class was not reported.

were made to meet the anticipated problems of reconversion. Arrangements were made for reassignment of staff in USES offices to handle registrations from displaced war workers and to take unemployment insurance claims in accordance with plans worked out with State employment security agencies. In addition, preparations were made to cope with the volume of applications from veterans, who must register with the Employment Service before receipt of service-

men's readjustment allowances. Special counseling and occupational analysis services were enlarged to assure effective placement, particularly for disabled veterans, in suitable and permanent jobs. A drive was also made to get employers to record job openings with the Employment Service so that displaced workers could be referred at once to new jobs.

Industrial Differences

The abrupt and wholesale cancella-

tion of war contracts after V-day caused total nonagricultural placements to drop 1.6 million below the 1944 total and brought the monthly average to 817,000, in contrast to 981,000 in the first 6 months of 1945.

Placements by industry followed more or less the 1944 pattern, though there was a slight shift toward prewar distributions in the latter part of the year. Placements in manufacturing industries dropped from 58 percent of all placements in the first 6 months to

Table 137.—Nonfarm placements: Number by State and month, 1945¹

State	Total		January	Februa-	March	April	May	June	July	August	Sep-	Octo-	Novem-	Decem-
	Number	Per-	cent-	age	change	from	1940							
Total, 1940	3,661,040		227,412	207,428	241,496	284,941	329,148	296,185	288,229	316,704	334,039	383,157	363,023	389,278
Total, 1941	5,404,291	+47.6	377,834	366,609	392,241	444,381	487,668	449,204	484,002	493,257	530,117	524,599	409,449	444,930
Total, 1942	6,919,892	+89.0	404,756	402,238	473,065	653,859	600,064	642,254	655,205	638,241	647,845	680,319	606,305	615,141
Total, 1943	9,393,196	+156.6	659,166	647,891	718,477	688,771	707,764	861,623	880,420	907,217	908,620	857,585	834,407	721,255
Total, 1944	11,446,007	+212.6	788,177	745,020	778,103	760,671	833,255	972,586	1,092,515	1,259,179	1,171,838	1,127,130	1,034,081	883,452
Total, 1945	9,808,476	+167.9	1,086,625	910,420	972,558	925,768	952,098	1,041,526	1,014,327	824,953	614,410	601,337	484,159	380,295
Alabama	204,048	+366.0	25,173	20,655	20,522	19,239	19,015	20,359	21,266	16,455	11,366	10,715	10,710	8,570
Arizona	57,881	+129.5	7,114	5,559	6,019	5,603	5,837	5,143	5,469	3,836	3,098	3,663	3,074	3,466
Arkansas	141,005	+224.6	20,167	16,122	15,697	13,495	13,147	13,723	15,778	11,169	6,283	6,244	4,935	4,245
California	996,041	+268.1	97,071	89,809	92,722	87,200	91,525	96,343	102,539	82,340	81,161	83,417	63,447	38,467
Colorado	113,057	+224.0	9,722	9,979	9,713	10,283	12,011	12,597	13,013	9,074	8,148	7,677	5,756	5,054
Connecticut	119,238	+78.7	15,429	12,089	12,974	11,590	11,707	12,525	11,968	8,773	5,176	6,300	5,807	4,900
Delaware	20,487	+40.2	2,295	2,310	1,684	2,020	2,414	2,383	2,037	1,934	886	912	974	638
District of Columbia	51,936	+8.1	4,834	4,419	5,467	3,956	4,513	4,423	5,032	5,094	3,703	4,143	3,591	2,761
Florida	174,578	+154.6	19,381	17,156	16,129	15,415	17,019	17,989	18,130	13,074	10,140	10,724	10,050	9,371
Georgia	212,420	+140.1	24,788	21,654	22,825	22,285	24,040	26,626	25,022	19,857	8,908	6,753	5,453	4,149
Idaho	35,526	+64.8	2,373	2,244	2,663	2,893	3,897	4,104	3,342	4,204	3,172	2,663	2,331	1,640
Illinois	439,476	+159.7	75,870	37,499	45,920	42,060	41,378	50,717	38,640	29,651	21,633	21,220	19,231	15,657
Indiana	273,540	+141.4	30,008	25,494	30,649	32,133	30,286	30,867	25,040	20,619	14,467	15,738	10,158	8,081
Iowa	110,129	+48.3	13,419	9,872	10,593	9,226	10,341	12,030	9,671	8,995	8,303	6,967	5,517	5,195
Kansas	112,376	+119.5	14,119	11,183	11,789	11,246	11,577	12,674	10,654	9,401	5,409	5,300	4,862	4,162
Kentucky	157,548	+367.5	17,130	17,890	17,821	17,731	18,410	18,855	17,469	14,846	5,813	4,359	3,691	3,530
Louisiana	100,309	+58.7	10,310	9,813	11,189	10,734	9,281	10,262	10,222	10,958	5,901	4,339	3,501	3,299
Maine	56,395	+152.5	4,796	3,961	4,797	4,976	4,876	7,008	6,264	5,652	4,572	4,322	2,743	2,428
Maryland	105,920	+123.4	13,071	10,720	11,623	9,822	10,368	11,565	9,518	9,085	5,772	6,049	4,674	3,653
Massachusetts	242,669	+359.6	28,671	24,025	26,509	22,926	23,746	27,572	28,286	19,801	10,791	11,664	10,134	8,544
Michigan	303,239	+137.5	41,368	36,196	35,093	34,592	35,959	30,101	19,888	16,083	13,043	15,169	14,960	10,787
Minnesota	190,659	+220.6	19,213	16,294	16,371	16,050	16,714	20,764	19,641	16,432	13,927	10,263	8,650	
Mississippi	95,682	+97.8	10,920	8,360	9,807	8,655	9,708	10,079	10,609	8,509	5,455	5,701	4,743	3,136
Missouri	229,675	+148.6	27,571	23,687	24,759	22,302	24,383	25,814	23,103	18,418	10,496	11,028	10,124	7,990
Montana	30,664	+66.7	2,529	2,200	2,399	2,736	3,484	3,723	3,251	3,009	2,319	2,270	1,555	1,189
Nebraska	63,272	+100.8	8,914	5,854	5,331	4,887	6,555	7,274	5,089	4,500	4,033	4,069	3,724	3,042
Nevada	34,761	+164.5	2,486	2,477	2,366	3,322	3,877	3,818	3,681	3,326	2,717	2,497	2,401	1,793
New Hampshire	25,727	-2.6	2,578	2,088	2,169	2,147	2,072	2,724	2,579	2,142	1,801	1,940	1,745	1,742
New Jersey	298,374	+139.9	33,720	32,573	33,183	30,686	30,471	30,132	31,113	21,407	15,522	14,040	13,612	11,915
New Mexico	41,355	+209.0	4,590	3,741	3,894	4,055	4,960	4,770	4,547	2,967	2,188	2,477	1,680	1,486
New York	1,275,402	+273.9	95,961	87,199	101,365	96,706	93,807	109,776	144,316	120,784	122,686	130,637	100,533	71,632
North Carolina	196,876	+100.3	22,260	17,659	19,374	18,158	17,819	21,883	22,726	22,608	9,897	9,625	8,541	6,326
North Dakota	16,777	-15.7	1,108	1,102	1,145	1,564	1,730	1,903	1,958	1,796	1,263	1,124	1,263	816
Ohio	558,634	+204.4	70,852	56,790	60,285	54,886	57,167	63,425	51,911	42,585	28,614	27,429	25,363	19,327
Oklahoma	131,012	+192.8	16,338	12,271	14,012	13,038	13,227	15,147	13,398	9,670	7,131	6,450	5,473	4,857
Oregon	145,578	+101.7	14,228	11,387	11,689	13,265	14,053	16,162	16,689	14,290	12,755	8,745	7,185	5,130
Pennsylvania	562,894	+235.0	63,267	59,107	64,311	58,701	59,869	64,727	56,814	46,258	28,008	25,320	20,741	15,771
Rhode Island	57,281	+394.2	7,811	6,333	6,894	7,101	4,885	4,797	5,788	4,386	3,376	2,684	1,785	1,441
South Carolina	130,639	+242.1	14,693	12,374	13,873	13,531	13,824	14,875	14,437	14,327	6,592	4,518	3,757	3,838
South Dakota	17,441	+9.2	1,333	1,007	1,261	1,252	1,581	1,838	1,836	1,550	1,775	1,043	957	
Tennessee	217,246	+245.9	27,390	18,912	23,063	25,504	25,122	22,225	20,978	20,559	8,634	9,456	7,872	7,441
Texas	577,662	+48.8	64,905	57,499	55,389	53,885	57,537	62,451	56,210	49,739	34,641	32,110	29,376	23,920
Utah	59,773	+280.3	5,897	5,936	6,235	5,391	5,470	7,653	6,341	5,318	3,873	3,101	2,500	2,058
Vermont	13,548	+20.7	1,481	1,214	1,275	1,227	1,217	1,908	1,493	1,037	749	685	832	730
Virginia	222,594	+215.4	27,040	22,049	23,175	22,106	22,269	25,232	25,850	18,495	11,172	10,071	8,085	7,050
Washington	233,243	+196.9	26,563	22,399	23,615	23,322	23,543	30,080	27,227	18,950	12,942	12,633	9,264	7,700
West Virginia	104,595	+188.6	12,377	11,126	11,680	11,690	11,773	11,791	10,664	8,473	4,505	4,244	3,669	2,603
Wisconsin	225,412	+176.6	21,353	18,801	19,804	18,709	21,821	26,846	31,062	20,492	15,950	12,349	10,184	8,251
Wyoming	18,582	+62.1	1,938	1,239	1,436	1,377	1,813	2,135	1,768	1,767	1,396	1,689	1,217	

¹ Continental United States only.

53 percent in the second half of the year, as shown in the tabulation in the adjacent columns.

The effects of cut-backs in manufacturing were more severe for women than for men, partly because the war industries had absorbed more than half the millions of women recruited as emergency war workers, who were among the first to be laid off, and partly because the influx of returning veterans and the increasingly stringent hiring specifications set by em-

Period	Industry division							
	Total	Mining	Construction	Manufacturing	Transportation, communications, and other public utilities	Wholesale and retail trade	Finance, insurance, and real estate	Service
1940	100.0	0.7	17.8	20.0	2.7	18.4	36.1	4.3
1942	100.0	.6	23.2	36.7	3.2	9.8	17.8	8.7
1944	100.0	1.5	6.3	59.8	7.8	8.7	9.4	6.5
1945	100.0	1.5	6.7	55.7	8.1	10.3	11.1	6.4
January-June	100.0	1.6	6.6	67.8	8.7	9.1	9.6	6.6
July-December	100.0	1.4	7.0	52.8	7.3	12.0	13.5	6.1

¹ Includes communications and other public utilities.

² Finance, insurance, and real estate, regular gov-

ernment agencies, forestry and fishing, and establishments not elsewhere classified.

Table 138.—Nonfarm placements: Number by industry division, State, and quarter, 1945 ¹

Quarter and State	Total	Forestry and fishing	Mining	Construction	Manufacturing	Transportation, communications, and other public utilities	Wholesale and retail trade	Finance, insurance, and real estate	Service		Government	Establishments not elsewhere classified
									Total	Private household		
Total	9,808,476	7,367	149,673	658,449	5,468,056	798,306	1,007,578	74,790	1,091,525	415,307	530,689	12,752
January-March	2,969,603	812	47,823	179,306	1,758,238	256,171	256,677	19,318	262,900	86,347	171,098	7,969
April-June	2,919,392	3,312	47,121	205,943	1,641,380	256,335	280,882	22,297	299,030	102,351	161,638	1,454
July-September	2,453,690	2,024	36,749	169,813	1,369,392	192,155	265,497	18,403	274,982	101,765	123,097	1,578
October-December	1,465,791	1,219	17,980	103,387	699,046	93,645	204,522	14,772	254,613	124,844	74,856	1,751
Alabama	204,048	7	3,614	16,008	130,647	11,179	17,156	1,243	12,565	2,246	11,154	475
Arizona	57,881	93	5,826	2,441	14,108	4,813	8,508	476	9,314	1,965	11,649	653
Arkansas	141,005	100	1,807	52,832	41,892	8,778	12,763	946	16,417	7,245	5,405	65
California	996,041	1,623	7,826	56,711	474,476	135,961	109,554	8,294	125,774	25,539	75,540	282
Colorado	113,037	97	4,296	8,079	47,229	16,084	16,842	671	11,238	1,664	8,114	407
Connecticut	119,238	82	72	3,605	82,663	5,757	12,026	1,322	9,529	1,425	4,166	16
Delaware	20,487	1	2	678	14,568	2,565	918	75	848	120	829	3
District of Columbia	51,936	0	2	4,220	3,881	3,304	17,828	2,311	12,188	324	8,202	0
Florida	174,578	67	629	11,093	50,895	14,559	29,286	2,605	33,990	13,855	31,398	56
Georgia	212,420	19	308	10,372	119,364	15,449	26,833	3,473	15,719	1,633	20,799	64
Idaho	35,526	935	2,221	3,632	12,578	3,267	6,229	153	2,977	1,016	3,470	64
Illinois	439,476	110	3,227	6,787	319,315	41,301	30,951	3,773	23,446	1,563	10,518	48
Indiana	273,540	14	624	6,393	201,671	16,505	22,973	1,555	19,983	4,016	3,814	8
Iowa	110,129	23	487	7,284	69,189	10,118	12,323	807	7,076	1,405	2,619	203
Kansas	112,376	6	2,825	13,708	50,838	9,609	13,645	845	12,661	5,651	8,169	70
Kentucky	157,548	5	11,712	50,525	64,929	8,063	9,228	492	7,287	1,584	4,975	32
Louisiana	100,309	21	1,790	6,072	48,304	13,170	11,801	1,164	11,252	1,593	6,624	111
Maine	56,395	13	119	4,212	38,726	2,937	4,552	297	3,448	399	2,081	10
Maryland	105,920	12	124	5,384	67,945	6,882	10,273	858	8,274	559	6,131	37
Massachusetts	242,669	60	96	8,403	163,894	12,645	28,801	2,789	16,760	4,827	9,221	0
Michigan	303,239	131	1,070	12,271	215,690	18,820	23,818	1,321	20,368	3,875	8,994	756
Minnesota	190,659	89	1,992	12,321	107,653	23,281	25,581	1,002	14,314	5,720	3,861	565
Mississippi	95,682	10	744	7,621	45,350	5,926	10,509	456	9,910	2,157	15,091	65
Missouri	229,675	17	1,730	11,857	134,547	23,175	29,244	2,987	17,136	1,657	8,935	47
Montana	30,664	607	2,729	4,240	8,204	5,146	3,499	180	3,231	821	2,333	385
Nebraska	63,272	54	41	7,885	29,257	7,401	9,321	561	4,827	965	3,638	287
Nevada	34,761	63	3,728	5,461	5,091	3,510	3,505	130	8,526	4,470	4,488	259
New Hampshire	25,727	64	28	1,328	17,905	1,088	2,172	158	2,383	332	584	17
New Jersey	298,374	77	249	6,341	219,942	13,158	17,480	1,918	22,448	8,868	16,741	20
New Mexico	41,355	64	3,436	10,407	2,570	5,637	3,803	141	3,589	735	11,598	110
New York	1,275,402	213	1,951	23,688	761,934	64,494	86,808	7,564	290,165	205,944	38,107	478
North Carolina	196,876	204	495	16,094	101,651	11,526	35,576	1,085	17,948	5,789	11,760	237
North Dakota	16,777	7	146	2,463	3,567	3,288	3,821	183	2,439	1,346	844	49
Ohio	558,634	104	2,141	21,082	369,716	37,504	49,758	3,093	56,507	31,129	18,728	1
Oklahoma	131,012	23	6,049	11,262	50,116	10,456	18,868	975	21,027	7,525	11,886	350
Oregon	145,578	148	169	10,888	82,204	10,167	17,240	796	15,587	6,866	8,339	40
Pennsylvania	562,894	262	21,227	27,211	361,295	47,476	36,832	3,836	42,026	5,805	22,417	312
Rhode Island	57,281	18	0	1,815	38,740	3,082	4,800	408	4,346	140	3,979	93
South Carolina	130,639	17	92	6,885	83,779	7,087	14,297	885	9,213	3,037	8,338	46
South Dakota	17,441	14	236	2,299	4,977	1,313	3,893	167	2,545	940	1,934	13
Tennessee	217,246	13	1,364	37,720	117,631	7,771	12,479	735	19,543	1,371	5,737	4,962
Texas	577,662	186	14,415	79,409	228,538	56,317	86,114	4,954	68,214	21,295	39,341	144
Utah	59,773	20	3,826	2,356	15,516	16,054	9,718	354	4,792	186	7,018	119
Vermont	13,848	19	65	926	9,042	924	1,337	52	1,167	120	295	21
Virginia	222,594	259	3,836	23,284	107,074	15,787	32,287	2,479	20,726	2,235	16,816	46
Washington	238,243	809	814	8,559	115,593	30,543	37,593	2,441	26,508	11,035	14,881	502
West Virginia	104,595	60	22,793	6,315	53,244	7,533	5,721	244	7,144	2,911	1,427	114
Wisconsin	225,412	408	431	15,581	158,329	12,735	17,532	1,475	12,618	2,586	6,194	109
Wyoming	18,582	29	6,219	2,141	1,789	4,161	1,162	61	1,532	429	1,487	1

¹ Continental United States only.

² Includes 9,291 nonfarm placements for which distribution by class was not reported.

Source: Department of Labor, U. S. Employment Service, Reports and Analysis Division.

ployers meant far fewer jobs for women in manufacturing after V-day. Placements of women had represented 33.8 percent of all manufacturing placements in 1944 and 32.2 percent in the first half of 1945. In the last 6 months, however, the proportion had dropped to 26.9 percent. Some of these displaced workers found jobs in service and trade, in which placements of women were increasingly concentrated toward the end of the year.

Occupational Differences

The relative number of placements in jobs requiring skilled operations, which was higher during the war years than before the war, declined in 1945 to 10.7 percent as against 11.6 percent in 1944 (table 140); in the last quarter the proportion dropped to 8 percent. This decline seems to have affected women and nonwhite workers less than the total group, probably

because of their underrepresentation in the skilled-worker group. Placements of semiskilled workers, which represented 14.7 percent in 1944 and 14.8 percent in 1945, also showed a fourth-quarter decline to 13.3 percent. Openings for unskilled workers, which accounted for more than half of all placements in both years, afforded relatively fewer placements in 1945—52.9 percent as against 53.2 percent in 1944—and in the last quarter

Table 139.—Nonfarm placements: Total number and number of placements of veterans, by major occupational group, State, and quarter, 1945¹

Quarter and State	All occupational groups		Professional and managerial		Clerical and sales		Service		Skilled		Semiskilled		Unskilled and other	
	Total	Veteran	Total	Veteran	Total	Veteran	Total	Veteran	Total	Veteran	Total	Veteran	Total	Veteran
Total	29,808,476	1,194,578	121,567	25,377	896,444	101,480	1,104,082	97,251	1,051,065	175,984	1,454,522	236,936	5,171,505	557,550
January-March	22,969,603	274,841	37,306	4,771	262,726	18,250	278,432	22,388	361,857	41,870	465,033	54,028	1,554,953	133,534
April-June	2,919,392	259,975	37,457	4,698	268,642	17,499	304,075	23,091	324,143	38,911	459,497	52,067	1,525,578	123,709
July-September	2,453,690	283,812	28,232	5,846	211,655	23,068	271,404	23,344	245,010	42,702	334,328	57,636	1,363,061	131,216
October-December	1,465,791	375,950	18,572	10,062	153,421	42,663	250,171	28,428	120,055	52,501	195,664	73,205	727,908	169,091
Alabama	204,048	27,307	1,019	316	15,494	1,669	15,280	1,502	26,127	4,794	31,851	4,676	114,277	14,350
Arizona	57,881	8,935	883	161	10,082	787	9,154	1,217	7,020	1,419	8,629	1,719	22,113	3,632
Arkansas	141,005	18,682	1,783	261	12,054	1,186	19,474	1,082	17,857	3,082	15,640	3,079	74,197	9,092
California	996,041	113,598	12,971	3,487	115,068	10,616	108,981	11,227	104,802	18,150	110,737	20,423	543,482	49,685
Colorado	113,057	13,812	941	267	8,572	1,213	8,627	1,060	12,499	2,092	13,738	2,493	68,680	6,687
Connecticut	119,238	12,099	2,686	439	11,974	1,397	9,356	910	12,481	1,774	24,246	2,977	58,495	4,602
Delaware	20,487	2,126	245	44	1,180	153	1,119	216	1,857	308	2,347	339	13,739	1,066
District of Columbia	51,936	6,617	1,011	212	11,610	1,141	17,832	1,512	3,437	778	5,947	1,284	12,099	1,690
Florida	174,578	26,417	2,105	840	28,233	3,300	40,286	3,620	24,472	5,449	26,843	6,026	52,639	7,182
Georgia	212,420	26,471	1,954	574	32,515	3,078	16,703	2,046	21,543	4,386	41,763	6,334	97,942	10,053
Idaho	35,526	5,881	163	72	2,922	433	2,996	405	4,116	894	4,826	1,179	20,503	2,898
Illinois	439,476	53,530	7,264	1,587	44,011	6,532	19,568	2,806	46,869	8,208	83,990	12,523	237,774	21,874
Indiana	273,540	27,346	2,763	431	22,291	1,736	17,973	1,360	20,943	3,169	44,443	5,896	165,127	14,754
Iowa	110,129	17,818	891	310	9,428	1,582	5,364	847	8,075	2,080	18,487	3,686	67,884	9,313
Kansas	112,376	14,346	1,387	188	12,618	1,292	13,709	1,189	14,125	2,369	18,559	2,986	51,978	6,322
Kentucky	157,548	17,572	1,751	246	8,802	868	7,905	1,103	33,102	3,225	17,446	2,651	88,542	9,479
Louisiana	100,309	16,048	1,535	274	10,374	1,334	12,685	1,752	18,168	2,314	12,992	3,330	44,555	7,044
Maine	56,395	6,263	239	69	3,305	415	3,138	408	5,414	860	7,972	1,202	36,327	3,309
Maryland	105,920	13,617	889	188	9,739	1,002	9,643	1,123	9,611	1,945	13,473	2,347	62,565	7,012
Massachusetts	242,669	31,921	3,522	713	27,059	3,071	17,918	2,296	24,735	4,826	46,881	6,910	122,554	14,105
Michigan	303,239	39,141	6,725	818	21,040	2,540	20,921	2,028	38,352	5,196	76,067	11,179	140,134	17,380
Minnesota	190,659	31,558	1,461	466	12,055	1,920	11,404	1,287	11,464	2,495	26,193	4,475	128,082	20,915
Mississippi	95,682	14,339	777	217	12,878	1,012	11,000	1,202	9,430	2,173	19,734	3,038	41,863	6,697
Missouri	229,675	32,557	3,488	703	22,331	3,100	18,895	2,634	29,143	4,998	44,494	7,224	111,414	13,898
Montana	30,664	5,363	225	60	2,595	395	2,482	363	4,931	977	4,226	1,030	16,205	2,538
Nebraska	63,272	9,488	457	168	5,588	701	4,705	670	4,460	1,042	7,057	1,752	41,005	5,155
Nevada	34,761	5,667	150	23	3,343	240	8,849	839	5,643	1,018	3,343	810	13,433	2,737
New Hampshire	25,727	3,868	146	64	2,328	353	2,127	231	2,296	615	8,597	1,151	10,233	1,454
New Jersey	298,374	28,731	5,692	630	34,223	2,442	23,482	1,910	36,462	4,376	60,703	6,444	147,812	12,929
New Mexico	41,355	6,407	375	78	4,374	526	6,535	698	8,023	1,273	4,823	1,179	17,225	2,653
New York	1,275,402	112,058	17,425	4,063	72,360	12,244	308,320	15,878	103,909	15,486	130,879	19,011	642,509	45,376
North Carolina	166,876	24,133	1,105	329	17,744	2,218	16,440	1,604	21,198	4,176	44,055	6,031	96,334	9,775
North Dakota	16,777	1,839	112	42	1,703	218	1,967	101	880	204	2,192	436	9,923	888
Ohio	558,634	69,794	6,798	1,074	37,090	3,906	57,484	4,082	45,497	7,705	79,704	13,390	332,061	39,637
Oklahoma	131,012	21,152	1,688	448	13,305	1,881	16,155	1,562	15,861	3,654	19,097	4,747	64,906	8,860
Oregon	145,578	24,235	979	298	11,074	1,346	15,221	2,164	12,513	2,599	19,841	3,758	85,950	14,070
Pennsylvania	562,894	63,445	8,703	1,400	46,415	4,792	28,230	2,715	71,207	8,792	83,488	10,900	324,851	34,846
Rhode Island	57,281	5,556	623	78	7,093	541	3,580	305	5,930	805	8,808	1,109	31,247	2,718
South Carolina	130,639	12,483	665	136	11,578	900	10,037	806	12,009	1,788	28,197	2,534	68,163	6,319
South Dakota	17,441	2,786	223	81	2,332	298	1,962	196	1,271	364	2,324	671	9,329	1,176
Tennessee	217,246	28,172	1,519	238	14,255	1,710	20,451	2,426	27,431	4,186	30,059	4,732	114,240	14,830
Texas	677,662	77,580	6,856	1,448	62,573	6,721	79,697	6,611	66,133	12,856	84,055	17,826	288,348	32,218
Utah	59,773	7,092	587	139	8,682	890	6,022	750	6,250	1,201	7,539	1,786	30,693	2,326
Vermont	13,848	2,363	188	103	1,152	328	733	107	1,409	349	3,735	608	6,631	868
Virginia	222,594	22,531	2,726	407	24,278	1,898	21,777	1,591	25,190	3,888	31,649	5,155	116,974	9,602
Washington	238,243	34,909	1,952	428	26,061	2,089	30,164	4,276	24,638	4,209	27,965	4,680	127,463	19,227
West Virginia	104,695	14,883	737	160	4,819	845	5,671	500	12,458	2,027	14,054	2,478	66,856	8,873
Wisconsin	225,412	29,184	3,071	622	24,275	2,495	10,913	1,137	24,161	4,218	38,809	6,379	124,183	14,433
Wyoming	18,582	2,858	112	27	1,569	126	1,237	97	5,663	1,192	2,025	363	7,976	1,053

¹ Continental United States only.

² Includes 9,291 nonfarm placements for which distribution by class was not reported.

Source: Department of Labor, U. S. Employment Service, Reports and Analysis Division.

dropped to less than half the total number of placements made.

The relative number of placements in service jobs, on the other hand, showed a slight increase over that in the preceding year. Most of this increase was concentrated in the last quarter, and service placements of women and of nonwhite workers rose substantially as a proportion of all

placements and of all service placements. Because of the wartime discontinuance by the USES of placements in domestic employment, however, the figures on service placements do not represent the extent of the shift in this occupational group. Placements in clerical and sales positions also rose slightly in comparison with those in 1944 while placements in pro-

fessional and managerial jobs remained proportionately the same as in earlier years. These three occupational groups made up one-fifth of all placements.

Special Services for Veterans

Except for the April-June quarter, placements of veterans rose during the year, from 275,000 in the first quarter to 376,000 in October-December, when they represented more than a fourth of all placements (table 139). For the year, placements of veterans totaled 1.2 million, representing 12 percent of total placements; in 1944, the 806,000 placements of veterans constituted 7 percent of the total.

Placements of veterans of World War II were 80 percent of the first-quarter placements of veterans and 94 percent of those in October-December. Slightly more referrals per placement were required in 1945 for veterans of World War II than for veterans of all wars—237 referrals per 100 placements as against 230 referrals per 100 placements for all veterans. More referrals were made per placement for veterans than for nonveterans. Of nearly 300,000 placements for handicapped persons, 45 percent were for disabled veterans.

Table 140.—Nonfarm placements: Number and percentage distribution, by major occupational group, race, sex, and veteran status, 1945¹

Major occupational group	Total	Race ²		Sex		Veteran status	
		White	Nonwhite	Men	Women	Veteran	Nonveteran
Number (in thousands)							
Total	3,9808	7,921	1,878	6,839	2,961	1,195	8,605
Professional and managerial	122	120	2	93	28	25	96
Clerical and sales	896	876	20	282	615	101	795
Service	1,104	535	569	468	636	97	1,007
Skilled	1,051	1,005	46	967	84	176	875
Semiskilled	1,455	1,310	145	967	487	237	1,218
Unskilled and other	5,172	4,075	1,096	4,061	1,110	558	4,614
Percentage distribution by occupational group							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Professional and managerial	1.2	1.6	.1	1.4	1.0	2.1	1.1
Clerical and sales	9.1	11.1	1.1	4.1	20.8	8.5	9.2
Service	11.3	6.7	30.3	6.8	21.5	8.1	11.7
Skilled	10.7	12.7	2.4	14.1	2.8	14.7	10.2
Semiskilled	14.8	16.5	7.7	14.1	16.5	19.8	14.2
Unskilled and other	52.9	51.5	58.4	59.5	37.4	46.8	53.6
Percentage distribution by race, sex, and veteran status							
Total	100.0	80.8	19.2	69.8	30.2	12.2	87.8
Professional and managerial	100.0	98.7	1.3	76.7	23.3	20.9	79.1
Clerical and sales	100.0	97.7	2.3	31.4	68.6	11.3	88.7
Service	100.0	48.4	51.6	42.4	57.6	8.8	91.2
Skilled	100.0	95.7	4.3	92.0	8.0	16.7	83.3
Semiskilled	100.0	90.0	10.0	66.5	33.5	16.3	83.7
Unskilled and other	100.0	78.8	21.2	78.5	21.5	10.8	89.2

¹ Continental United States only.

² Classified according to local usage.

³ Includes 9,291 nonfarm placements for which distribution by class was not reported.

Source: Department of Labor, U. S. Employment Service, Reports and Analysis Division.

Quarter of 1945	Placements	
	All handicapped persons	Disabled veterans
Total	299,622	134,842
First	103,832	41,178
Second	90,994	36,479
Third	61,554	30,472
Fourth	43,242	26,713

Public Assistance

The purpose of public assistance is to meet need. The concept of need, as expressed in public assistance laws, policies, and standards, is relative and varies from time to time and from place to place. The volume of need under prevailing concepts depends not only on current economic conditions but also on statutory and administrative provisions. This summary of

developments in public assistance in 1945 outlines the principal changes in State public assistance laws during the year, traces changes in assistance loads and in levels and amounts of payments resulting from legal, administrative, fiscal, and economic factors, and measures the contribution of Federal, State, and local funds to public assistance financing.

Program Trends and the Culmination of the War

In 1945, which saw the climax and end of a global war and the beginning of reconversion to a peacetime economy, public assistance again demonstrated its responsiveness to economic change. While the war maintained its unprecedented demands for manpower for the armed forces and for industrial production of both war and civilian goods, the public aid rolls declined. This downward trend was quickly reversed after V-day. As the national economy began to change over from full mobilization for war to a resumption of peacetime production and activities, the number of recipients of public assistance mounted slowly but without interruption in all programs. At the same time, inflationary trends pushed the cost of living progressively higher and forced increases in the amounts of assistance payments. Consequently, total expenditures for public aid during the year were larger than they had been since 1942, despite a drop in case loads since then.

In earlier years, public aid included several types of programs established during the 1930's to relieve the effects of the depression (table 14); in 1945, as in 1944, public aid was limited to six assistance programs. These programs included the three types of public assistance under the Social Security Act administered by States in all but a few instances with Federal financial aid—old-age assistance, aid to dependent children, and aid to the blind; the two federally financed programs of war emergency assistance administered through the States by the Social Security Board—civilian war assistance and assistance to

enemy aliens and others affected by restrictive governmental action; and general assistance, administered and financed wholly by States and localities. In 1945, as in 1944, old-age assistance constituted nearly three-fourths of all payments to individuals as public aid. Aid to dependent children increased from 14 percent of all public aid payments in 1944 to 15 percent in 1945. Payments for aid to the blind in 1945 comprised less than 3 percent, as in the preceding year, and general assistance dropped slightly to less than 9 percent of all payments for public aid.

In 1945, total payments for public assistance in the United States, exclusive of the emergency war assistance programs, amounted to \$990 million—less than two-fifths of the total paid as public aid, including work relief and other depression programs, in the prewar year of 1940. This amount represented also a decrease of nearly 10 percent from assistance payments in that year, but an increase of 5 percent over the 1944 total (table 3). This increase reflected a rise of \$33 million in old-age assistance, of \$15 million in aid to dependent children, and of \$1 million in aid to the blind. General assistance payments decreased by \$2 million. In addition, about \$2 million was paid under the two war emergency programs—\$0.5 million as assistance to enemy aliens and others affected by restrictive governmental action and \$1.5 million as civilian war assistance.

The increases in payments for the three special types of public assistance represent some measure of progress in providing amounts more nearly adequate to meet the needs of families and individuals dependent on assist-

Chart 15.—*Public assistance recipients and payments, by program and month, 1939-45*

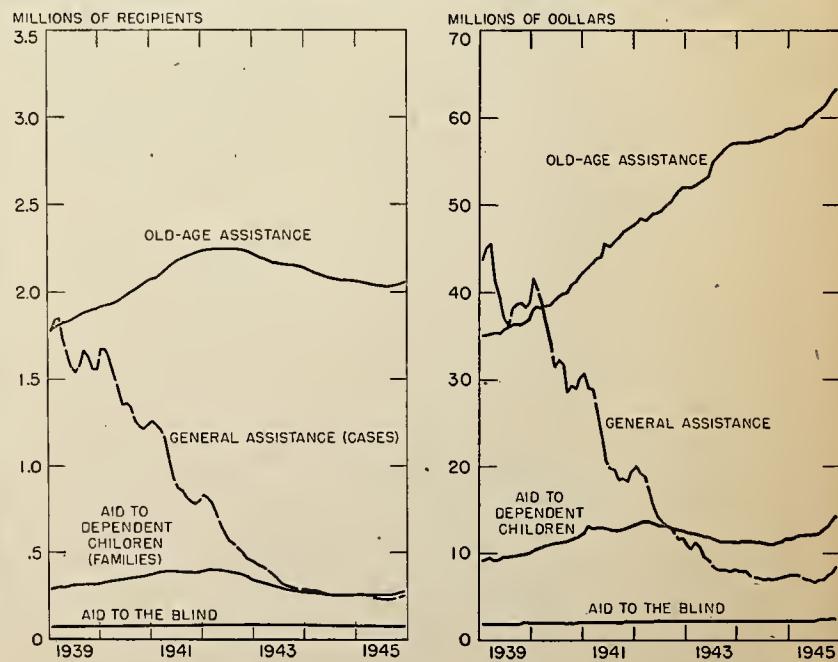


Table 141.—*Public assistance: Summary data on recipients and payments, by program, 1936-45*¹

Year and month	Recipients ² (in thousands)				Average monthly payment ²				Total payments (in thousands)					
	Old-age assistance	Aid to dependent children		General assistance (cases)	Old-age assistance	Aid to dependent children (per family)	Aid to the blind	General assistance (per case)	Total	Old-age assistance	Aid to dependent children	Aid to the blind	General assistance	
		Families	Children											
1936	1,106	162	404	45	1,510	\$18.79	\$29.82	\$26.11	\$656,712	\$155,241	\$49,654	\$12,813	\$439,004	
1937	1,577	228	565	56	1,626	19.46	31.46	27.20	506,945	310,442	70,451	16,171	406,881	
1938	1,776	280	648	67	1,631	19.56	31.96	25.22	506,987	392,384	97,442	18,958	476,203	
1939	1,909	315	760	70	1,558	19.30	31.77	25.44	24,891	1,048,834	430,430	114,949	20,752	452,653
1940	2,066	370	891	73	1,239	20.26	32.33	25.38	1,048,984	474,952	133,243	21,826	404,963	
1941	2,234	390	941	77	798	21.27	33.62	25.82	24,40	990,222	541,519	153,153	22,901	272,649
1942	2,227	348	849	79	460	23.37	36.25	26.54	25.23	958,818	595,152	158,435	24,660	180,571
1943	2,149	272	676	76	292	26.66	41.57	27.95	27.76	930,234	653,171	149,942	25,143	110,978
1944	2,066	254	639	72	253	28.43	45.58	29.31	28.77	942,457	693,338	135,015	25,342	88,762
1945	2,056	274	702	71	256	30.82	52.05	33.52	32.83	989,579	726,422	149,667	26,574	86,916
1945														
January	2,059	255	642	72	259	28.52	45.68	29.40	28.88	79,977	58,737	11,635	2,119	7,486
February	2,053	255	644	72	258	28.59	46.00	29.52	28.09	79,805	58,693	11,742	2,121	7,250
March	2,049	256	646	72	258	28.73	46.48	29.59	29.00	80,357	58,856	11,903	2,119	7,479
April	2,044	256	647	71	251	28.89	46.82	29.64	27.95	80,192	59,062	11,988	2,117	7,025
May	2,041	256	647	71	237	29.32	47.03	29.77	29.12	80,888	59,826	12,038	2,121	6,903
June	2,038	256	647	71	234	29.46	47.46	29.96	29.07	81,108	60,047	12,134	2,132	6,796
July	2,035	254	644	71	231	29.75	47.54	30.36	28.67	81,399	60,536	12,091	2,154	6,618
August	2,033	255	647	71	229	29.97	48.06	32.16	29.88	82,322	60,943	12,261	2,279	6,839
September	2,035	259	658	71	232	30.18	48.94	32.64	29.71	83,244	61,394	12,654	2,306	6,890
October	2,040	263	669	71	239	30.46	50.08	33.19	31.52	85,197	62,138	13,171	2,347	7,541
November	2,047	268	684	71	242	30.69	51.35	33.36	31.76	86,661	62,829	13,772	2,365	7,605
December	2,056	274	702	71	256	30.82	52.05	33.52	32.83	88,429	63,361	14,278	2,395	8,304

¹ Data through 1942 cover only continental United States; thereafter include Alaska and Hawaii.² Data shown for each year are for December.

ance. A noteworthy development in 1945 was the marked extent to which States removed or raised statutory or administrative maximums on the amount of individual payments or liberalized such limitations in other ways. A large share of the decrease in general assistance payments resulted from a decline in supplementary payments to recipients of the special types of assistance after maximums on payments in these programs were removed.

Assistance Case Loads

The close of the war reversed, in the latter part of the year, the downward trends in assistance case loads which had characterized the recent war years (tables 141, 143-147). In the early months of 1945, while the war was still in full swing, the number of recipients of assistance continued to drop. V-day and the termination of fighting immediately halted this decline, and, in the weeks following, assistance loads began to mount.

In August 1945, case loads for old-age assistance (table 143) and general assistance (table 147) were at their wartime lows. The low point in aid to the blind was not reached until a month later (table 146). The number of families receiving aid to dependent children, on the other hand, reached its lowest wartime level in the last quarter of 1944; the low point

in this program for 1945 was in July, and in August an upward climb began which continued throughout the remainder of the year (tables 144 and 145).

The decline in the number of persons receiving assistance during the war reflects many factors that increased the sources and amounts of income available to the population. Allowances to servicemen's dependents constituted a resource for large numbers of families that might otherwise have needed public assistance. The number of persons receiving benefits under social insurance and related programs and the amounts paid as benefits under these programs increased markedly, particularly in veterans' programs and Federal old-age and survivors insurance. Most important of all, the phenomenally high level of employment provided job opportunities to recipients and potential recipients, even to some whose employability was restricted by disability, and to members of their families. New possibilities for part-time employment were opened up. New markets and outlets for the profitable sale of the products of the self-employed became available. The impact of these factors on the need for assistance and the extent to which assistance rolls reflect levels of employment and earnings are indicated by the contraction in load from the peak

point to the lowest point during the war.

Because of the relatively greater employability of persons in families receiving aid to dependent children or general assistance, case loads in these two programs respond much more readily to economic changes than do old-age assistance and aid to the blind. The case load in general assistance dropped 84 percent from May 1940—the month in which the defense program of increased armament production was officially initiated—to the low point in August 1945. The drop

Table 142.—*Applications received, cases added, and cases closed in States with approved plans, by program, 1945*¹

Item	Old-age assistance (51 States)	Aid to dependent children ² (49 States)	Aid to the blind (46 States)
		Number	
Applications received	379,837	145,793	12,071
Cases added	273,702	105,280	7,819
Cases closed	281,630	83,686	8,475
Percentage change from 1944			
Applications received	+16.4	+31.3	+6.6
Cases added	+9.0	+26.0	-9.0
Cases closed	-15.6	-17.5	-13.7

¹ Excludes States which did not have approved plans for all months of 1944 and 1945.² Families.

for aid to dependent children from its peak to its lowest point was more than 37 percent. On the other hand, old-age assistance and aid to the blind declined only about 10 percent. The relatively small declines in these two programs, under exceptionally favorable economic conditions for the population as a whole, indicate the continuing need for assistance among large numbers of aged and blind persons regardless of general economic conditions and work opportunities. On the other hand, as more and more aged persons qualify for social insurance benefits, on the basis of their own employment records or as dependents of insured workers, the extent of need for assistance will decline.

The establishment of new State-Federal programs of aid to the blind and aid to dependent children and the gradual growth of others since 1936 served to postpone the peak loads in the special types of assistance until some time after the war began. Transfers from general assistance to one of the special types of assistance, as modifications in eligibility conditions or in payments in these programs permitted additions to the rolls, contributed to the dramatic decline in general assistance.

The effect of employment conditions on aid to dependent children and general assistance was evidenced not only by the marked decline in loads during the war years but also by

the sharp increase in the rolls in 1945. The downward and upward movement in all assistance case loads from the date of the peaks to December 1945 is shown below:

Program	Date of peak case load	Date of later low point	Percentage change	
			Peak to low	Low to Dec. 1945
Old-age assistance	June 1942	Aug. 1945	-9.8	+1.1
Aid to the blind	Sept. 1942	Sept. 1945	-10.7	+1.1
Aid to dependent children	Mar. 1942	Oct. 1944	-37.4	+9.1
General assistance	May 1940	Aug. 1945	-84.1	+11.7

¹ High point for defense and war period; case load was still higher before this date.

Table 143.—Recipients of old-age assistance: Number by State and month, 1945

[Corrected to Feb. 1, 1946]

State	January	Februa-	March	April	May	June	July	August	Septem-	October	Novem-	Decem-
	2,059,148	2,052,830	2,048,740	2,044,062	2,040,661	2,038,395	2,034,531	2,033,135	2,034,541	2,039,661	2,047,405	2,055,851
Total ¹	2,059,148	2,052,830	2,048,740	2,044,062	2,040,661	2,038,395	2,034,531	2,033,135	2,034,541	2,039,661	2,047,405	2,055,851
Alabama	30,961	31,152	31,412	31,678	31,806	31,948	32,241	32,379	32,589	33,451	33,813	34,076
Alaska	1,327	1,316	1,318	1,318	1,313	1,321	1,322	1,320	1,334	1,345	1,341	
Arizona	9,527	9,496	9,455	9,496	9,477	9,435	9,438	9,442	9,473	9,480	9,505	
Arkansas	28,434	28,403	28,360	28,365	28,204	27,906	26,724	26,469	26,220	26,037	25,916	25,801
California	157,943	157,564	157,607	157,517	157,577	157,870	157,967	158,050	158,331	158,815	159,565	
Colorado	40,953	40,881	40,846	40,725	40,564	40,448	40,304	40,201	40,131	40,145	40,281	40,408
Connecticut	14,049	13,991	13,932	13,906	13,895	13,878	13,869	13,982	13,996	14,025	14,125	14,239
Delaware	1,407	1,395	1,364	1,337	1,319	1,297	1,282	1,269	1,260	1,242	1,218	1,213
District of Columbia	2,520	2,512	2,488	2,465	2,441	2,434	2,405	2,388	2,379	2,368	2,350	2,317
Florida	39,894	40,036	40,222	40,435	40,586	40,815	41,042	41,245	41,582	41,874	42,229	42,623
Georgia	67,257	66,964	66,724	66,593	66,515	66,418	66,386	66,342	66,947	66,879	66,740	66,642
Hawaii	1,433	1,426	1,428	1,433	1,433	1,436	1,439	1,431	1,432	1,439	1,453	1,461
Idaho	9,746	9,697	9,709	9,705	9,671	9,638	9,598	9,611	9,600	9,658	9,679	9,699
Illinois	123,521	123,105	122,709	122,348	121,900	121,529	121,162	121,084	121,024	121,347	121,860	122,525
Indiana	57,058	56,728	56,334	55,865	55,462	55,135	54,824	54,562	54,319	54,233	54,141	54,354
Iowa	50,203	49,954	49,767	49,507	49,361	49,277	49,129	48,975	48,878	48,823	48,721	48,694
Kansas	28,314	28,266	28,136	28,090	28,123	28,087	28,052	28,015	28,064	28,129	28,285	28,465
Kentucky	51,356	50,681	49,966	49,347	48,746	48,190	47,610	47,059	46,635	46,344	46,226	46,066
Louisiana	36,429	36,283	36,301	36,409	36,443	36,445	36,241	36,106	35,847	35,812	35,851	36,910
Maine	14,938	14,913	14,929	14,949	14,917	14,894	14,822	14,787	14,803	14,829	14,891	14,950
Maryland	11,826	11,762	11,717	11,630	11,623	11,556	11,498	11,512	11,485	11,536	11,553	11,557
Massachusetts	75,437	75,159	75,047	74,883	74,726	74,561	74,459	74,412	74,669	75,145	75,652	75,900
Michigan	85,034	84,778	84,673	84,650	84,460	84,357	84,407	84,474	84,690	85,100	85,801	86,527
Minnesota	55,979	55,754	55,529	55,311	55,082	54,820	54,583	54,455	54,370	54,305	54,237	54,278
Mississippi	28,316	28,110	27,911	27,708	27,617	27,537	27,294	27,075	26,887	26,915	26,863	26,791
Missouri	101,418	101,397	101,094	100,742	100,615	100,406	100,261	100,097	100,146	100,646	101,041	101,589
Montana	10,861	10,879	10,855	10,823	10,776	10,733	10,718	10,679	10,677	10,662	10,666	10,719
Nebraska	24,574	24,528	24,445	24,313	24,208	24,108	23,973	23,928	23,884	23,865	23,882	23,967
Nevada	1,951	1,945	1,926	1,917	1,917	1,919	1,920	1,927	1,933	1,931	1,937	1,936
New Hampshire	6,602	6,574	6,591	6,561	6,552	6,545	6,521	6,514	6,518	6,525	6,541	6,579
New Jersey	24,381	24,166	23,965	23,853	23,721	23,576	23,452	23,317	23,240	23,262	23,240	23,189
New Mexico	5,605	5,633	5,636	5,683	5,764	5,843	5,877	5,910	5,945	6,040	6,103	6,162
New York	105,535	105,143	104,877	104,252	103,811	103,550	103,225	103,138	103,032	103,286	103,612	103,851
North Carolina	32,927	32,747	32,676	32,688	32,743	32,743	32,748	32,757	32,774	32,804	32,871	32,974
North Dakota	8,768	8,728	8,773	8,756	8,755	8,722	8,706	8,675	8,665	8,636	8,642	8,640
Ohio	121,172	120,498	119,880	119,233	118,718	118,242	117,641	117,215	116,873	116,772	117,060	117,107
Oklahoma	77,202	77,237	77,347	77,522	77,841	78,275	78,626	79,197	79,776	80,411	81,248	81,956
Oregon	19,824	19,784	19,851	19,876	19,953	20,040	20,074	20,127	20,202	20,269	20,369	20,528
Pennsylvania	83,753	83,426	83,254	83,058	82,865	82,675	82,611	82,747	83,027	83,313	83,871	
Rhode Island	7,264	7,221	7,243	7,237	7,229	7,214	7,213	7,240	7,269	7,333	7,388	7,426
South Carolina	21,374	21,280	21,284	21,298	21,412	21,393	21,519	21,503	21,595	21,753	21,851	21,977
South Dakota	12,860	12,824	12,785	12,737	12,716	12,692	12,658	12,635	12,646	12,620	12,663	12,712
Tennessee	38,163	38,074	37,963	38,062	38,030	37,917	37,846	37,785	37,809	37,805	37,918	37,967
Texas	169,322	169,016	169,243	169,340	169,189	169,812	170,087	170,553	171,278	171,727	172,580	173,690
Utah	13,102	13,049	13,026	12,960	12,877	12,871	12,818	12,782	12,794	12,731	12,796	12,797
Vermont	5,234	5,224	5,207	5,185	5,159	5,158	5,201	5,202	5,207	5,217	5,199	5,149
Virginia	15,460	15,336	15,203	15,132	15,096	15,037	15,006	14,932	14,926	14,896	14,943	14,971
Washington	59,908	59,993	60,130	59,816	60,391	60,861	61,036	61,265	61,407	61,917	62,892	62,689
West Virginia	18,535	18,568	18,544	18,575	18,535	18,543	18,469	18,429	18,402	18,352	18,366	18,413
Wisconsin	46,047	45,856	45,657	45,395	45,154	44,923	44,857	44,711	44,717	44,958	45,342	45,652
Wyoming	3,384	3,378	3,371	3,378	3,373	3,373	3,359	3,370	3,389	3,392	3,417	3,433

¹ All 51 States have approved plans.

Cut-backs in employment following the cancellation of war contracts, rising living costs, and discontinuance of servicemen's allowances as relatives in the armed forces were demobilized compelled some families and individuals to seek assistance immediately. Others had savings and other resources on which they could live for some time. By December 1945, the number of recipients of old-age assistance and of aid to the blind had increased 1 percent. The number of general assistance cases rose nearly 12 percent over the low point 3 or 4 months earlier. The number of families receiving aid to dependent children was 9 percent larger than at the

low point for this program in October 1944 and nearly 8 percent above the number in August 1945. At the end of 1945, case loads were still slightly below the level a year earlier, except in aid to dependent children. In this program, 8 percent more families were receiving aid than in December 1944.

Applications

Applications for assistance are more sensitive to economic changes than are assistance rolls. The time needed to establish eligibility, especially for the special types of assistance, somewhat delays additions to the rolls, even if funds are sufficient to permit acceptance of all eligible applicants.

Although cases added to the old-age assistance rolls in 1945 were only 9 percent more numerous than in 1944, applications increased more than 16 percent (table 142). Applications for aid to dependent children increased 31 percent, and cases added, 26 percent. In aid to the blind, applications rose nearly 7 percent, but the number of cases added was 9 percent lower; the larger number of cases added in 1944 resulted from the inauguration of State-Federal programs in two States since November 1943.

The reversal in the wartime decline in applications for assistance came even before the close of the war in Europe in May. Cut-backs that had

Table 144.—Recipients of aid to dependent children: Number of families by State and month, 1945

[Figures in italics represent programs administered without Federal participation; data corrected to Feb. 1, 1946]

State	January	February	March	April	May	June	July	August	September	October	November	December
Total ¹	254,722	255,284	256,065	256,034	255,983	255,675	254,310	255,114	258,589	263,003	268,213	274,300
Total, approved plans, 50 States ¹	254,616	255,182	255,961	255,929	255,887	255,578	254,246	255,051	258,525	262,939	268,150	274,236
Alabama	5,002	5,031	5,033	5,044	5,068	5,077	5,172	5,238	5,341	6,429	6,578	5,704
Alaska ¹	34	34	34	32	31	31	30	31	31	33	40	47
Arizona	1,410	1,400	1,397	1,436	1,431	1,419	1,387	1,376	1,393	1,411	1,451	1,491
Arkansas	4,742	4,782	4,752	4,740	4,702	4,585	4,200	4,124	4,083	4,041	4,005	3,975
California	6,390	6,425	6,485	6,509	6,510	6,552	6,448	6,373	6,363	6,523	6,613	6,762
Colorado	3,339	3,347	3,317	3,283	3,272	3,208	3,097	3,086	3,125	3,145	3,188	3,311
Connecticut	1,913	1,935	1,954	1,969	1,989	2,017	2,017	2,029	2,053	2,118	2,202	2,293
Delaware	263	271	266	268	270	271	275	266	272	275	282	287
District of Columbia	565	583	602	602	606	599	595	604	616	634	638	676
Florida ¹	4,594	4,812	4,999	5,163	5,334	5,476	5,567	5,718	5,878	6,058	6,211	6,319
Georgia	4,007	3,998	4,000	3,998	3,964	3,935	3,906	3,890	3,979	3,970	3,955	3,996
Hawaii	518	509	506	512	512	516	498	492	491	510	516	536
Idaho	1,270	1,262	1,259	1,250	1,222	1,191	1,168	1,170	1,184	1,179	1,194	1,228
Illinois	19,654	19,739	19,808	19,808	19,831	19,826	19,740	19,733	19,697	19,740	19,834	20,120
Indiana	6,558	6,478	6,433	6,307	6,166	6,052	5,924	5,840	5,833	5,855	5,935	6,026
Iowa	3,096	3,110	3,130	3,116	3,090	3,056	3,003	2,970	3,027	3,072	3,129	3,182
Kansas	3,019	2,999	2,985	2,948	2,924	2,860	2,805	2,789	2,816	2,843	2,930	3,027
Kentucky ¹	4,771	4,765	4,720	4,732	4,723	4,730	4,744	4,705	4,861	4,926	5,078	5,223
Louisiana	9,234	9,207	9,169	9,176	9,172	9,120	9,005	8,890	8,746	8,650	8,632	9,079
Maine	1,302	1,314	1,314	1,324	1,325	1,318	1,312	1,333	1,340	1,347	1,382	1,410
Maryland	2,800	2,814	2,866	2,853	2,857	2,875	2,861	2,909	2,955	3,054	3,163	3,272
Massachusetts	7,118	7,137	7,169	7,176	7,170	7,161	7,095	7,048	7,118	7,214	7,356	7,488
Michigan	12,501	12,578	12,522	12,543	12,579	12,591	12,705	12,718	12,909	13,131	13,500	13,966
Minnesota	4,993	4,948	4,937	4,889	4,825	4,697	4,544	4,501	4,530	4,542	4,598	4,665
Mississippi	2,909	2,853	2,825	2,822	2,817	2,837	2,883	2,908	2,939	2,980	2,984	3,063
Missouri	10,758	10,775	10,811	10,858	10,869	10,913	10,958	11,029	11,220	11,458	11,799	12,205
Montana	1,313	1,309	1,312	1,312	1,310	1,299	1,271	1,258	1,269	1,249	1,265	1,283
Nebraska ¹	2,394	2,376	2,364	2,307	2,262	2,220	2,168	2,097	2,060	2,079	2,141	2,213
Nevada	72	68	70	73	65	66	64	63	64	64	63	64
New Hampshire	703	709	716	731	751	745	749	763	780	794	816	837
New Jersey	3,453	3,421	3,393	3,322	3,260	3,238	3,141	3,073	3,115	3,210	3,249	3,327
New Mexico	2,262	2,315	2,366	2,385	2,470	2,542	2,549	2,562	2,582	2,585	2,595	2,610
New York	18,711	18,717	18,760	18,705	18,678	18,948	19,017	19,687	20,879	22,340	23,545	24,592
North Carolina	6,184	6,155	6,158	6,132	6,130	6,118	6,042	6,018	6,026	6,032	6,056	6,164
North Dakota	1,514	1,519	1,520	1,499	1,489	1,468	1,436	1,398	1,368	1,362	1,374	1,374
Ohio	7,643	7,625	7,623	7,556	7,504	7,391	7,214	7,181	7,318	7,401	7,490	7,633
Oklahoma	14,503	14,562	14,611	14,611	14,706	14,793	14,599	15,095	15,338	15,603	15,982	16,306
Oregon	1,204	1,206	1,214	1,229	1,245	1,244	1,230	1,211	1,220	1,227	1,217	1,234
Pennsylvania	21,711	21,773	21,980	21,996	21,985	21,913	22,184	22,430	23,019	23,775	24,568	25,796
Rhode Island	1,169	1,179	1,185	1,215	1,231	1,234	1,243	1,282	1,322	1,379	1,451	1,510
South Carolina	3,539	3,568	3,641	3,660	3,679	3,687	3,713	3,714	3,739	3,776	3,824	3,875
South Dakota	1,453	1,455	1,462	1,452	1,460	1,446	1,414	1,429	1,446	1,450	1,477	1,487
Tennessee	11,017	11,050	11,019	11,067	11,052	11,008	10,935	10,928	10,992	11,060	11,125	11,208
Texas	10,798	10,802	10,924	10,933	10,958	11,096	11,117	11,115	11,050	10,996	10,870	9,969
Utah	1,851	1,839	1,848	1,848	1,856	1,847	1,798	1,783	1,802	1,802	1,838	1,884
Vermont	549	552	554	569	574	576	569	572	573	569	566	577
Virginia	3,510	3,503	3,519	3,492	3,456	3,454	3,404	3,407	3,461	3,484	3,528	3,610
Washington	3,322	3,344	3,374	3,450	3,491	3,543	3,550	3,574	3,659	3,776	3,954	4,068
West Virginia	6,827	6,920	6,993	7,043	7,091	7,128	7,061	7,036	7,085	7,084	7,101	7,205
Wisconsin	5,958	5,911	5,861	5,787	5,722	5,475	5,323	5,297	5,375	5,490	5,657	5,826
Wyoming	302	300	305	302	299	283	280	281	275	272	280	292

¹ Excludes programs in Florida, Kentucky, and Nebraska administered without Federal participation, concurrently with programs under the Social

Security Act. Alaska payments under approved plan first made in July.

already occurred in certain types of war production and in certain areas were promptly reflected in applications for assistance in some States, while the trend in applications in other States was still downward. The upward trend was accentuated after VE-day as war contracts were adjusted for concentration on the war in the Pacific. The number of applications for each of the four types of assistance increased before V-day but the rise became much more pronounced after August. In each of the last 4 months of 1945, the number of applications in each type of assistance was considerably larger than in the corresponding months of 1944. In aid

to dependent children, nearly 60 percent more applications were received than in September-December 1944. In each of the other programs the increase was about 40 percent.

The count of applications received does not include all cases requesting assistance. Many States suspended assistance for recipients who temporarily had income sufficient for their support; under such procedure, assistance can be resumed without reapplication when income is cut off.

In large part, the increase in applications for all four types of assistance was undoubtedly due to loss of employment or decreased earnings. Reports on reasons for granting assist-

ance during the 3 months October-December 1945 for the special types of assistance in 21 States and for general assistance in 12 States show that the proportion of case openings involving loss of employment or earnings during the preceding 6 months was 43 percent for general assistance, 40 percent for aid to dependent children, 37 percent for old-age assistance, and 29 percent for aid to the blind.

The special types of public assistance are designed primarily to provide for persons too young, too old, or too handicapped by blindness to work. General assistance would ordinarily serve as the source of aid for families

Table 145.—*Recipients of aid to dependent children: Number of children by State and month, 1945*

[Figures in italics represent programs administered without Federal participation; data corrected to Feb. 1, 1946]

State	January	February	March	April	May	June	July	August	September	October	November	December
Total ¹	642,116	643,803	646,164	646,729	646,828	646,808	644,088	647,187	657,861	669,317	683,899	701,803
Total, approved plans, 60 States ¹	641,892	643,677	645,925	646,493	646,604	646,582	643,962	647,066	657,737	669,194	683,774	701,677
Alabama	13,788	13,913	13,946	13,948	13,988	14,045	14,292	14,531	14,786	15,015	15,463	15,864
Alaska ¹	101	101	101	99	95	95	95	96	102	102	126	146
Arizona	4,022	4,008	4,001	4,144	4,138	4,087	3,996	3,985	4,024	4,077	4,207	4,315
Arkansas	12,470	12,532	12,449	12,442	12,325	12,044	11,038	10,883	10,827	10,666	10,572	10,541
California	16,232	16,255	16,427	16,449	16,441	16,625	16,355	16,137	16,048	16,484	16,673	17,031
Colorado	9,027	9,048	9,025	9,014	8,944	8,751	8,470	8,472	8,558	8,648	8,771	9,111
Connecticut	4,882	4,924	4,986	5,015	5,064	5,123	5,179	5,094	5,208	5,313	5,466	5,724
Delaware	734	770	753	765	774	779	791	774	779	785	805	828
District of Columbia	1,795	1,868	1,907	1,911	1,920	1,887	1,880	1,898	1,951	1,986	2,009	2,131
Florida ¹	11,232	11,809	12,329	12,721	13,163	13,548	13,791	14,185	14,619	15,092	15,484	15,704
Georgia	9,935	9,920	9,916	9,946	9,908	9,851	9,785	9,756	9,983	9,968	9,951	10,060
Hawaii	1,598	1,580	1,684	1,600	1,567	1,614	1,548	1,529	1,520	1,558	1,572	1,639
Idaho	3,510	3,500	3,480	3,444	3,313	3,198	3,124	3,101	3,151	3,143	3,228	3,346
Illinois	46,984	47,178	47,282	47,280	47,407	47,443	47,261	47,309	47,353	47,571	47,850	48,633
Indiana	14,991	14,825	14,809	14,562	14,298	14,109	13,847	13,692	13,710	13,778	13,939	14,183
Iowa	7,689	7,713	7,789	7,727	7,727	7,636	7,608	7,445	7,602	7,743	7,892	8,081
Kansas	7,620	7,538	7,498	7,446	7,376	7,274	7,145	7,082	7,161	7,253	7,467	7,727
Kentucky ¹	12,839	12,879	12,724	12,719	12,714	12,704	12,750	12,862	13,446	13,164	13,553	14,081
Louisiana	23,776	23,639	23,575	23,614	23,597	23,605	23,309	23,013	22,655	22,370	22,420	23,488
Maine	3,680	3,687	3,677	3,727	3,723	3,697	3,702	3,778	3,811	3,839	3,921	3,976
Maryland	8,034	8,111	8,257	8,215	8,222	8,254	8,174	8,372	8,511	8,718	9,082	9,410
Massachusetts	17,536	17,592	17,642	17,670	17,702	17,632	17,486	17,380	17,619	17,893	18,248	18,634
Michigan	30,136	30,300	30,210	30,253	30,354	30,417	30,680	30,706	31,250	31,766	32,551	33,599
Minnesota	12,490	12,418	12,414	12,305	12,142	11,889	11,654	11,470	11,554	11,517	11,676	11,800
Mississippi	7,461	7,298	7,217	7,210	7,224	7,293	7,430	7,542	7,651	7,776	7,774	7,997
Missouri	27,308	27,352	27,537	27,729	27,830	28,080	28,271	28,565	29,247	30,008	30,990	32,106
Montana	3,290	3,268	3,305	3,318	3,308	3,310	3,232	3,190	3,244	3,194	3,218	3,307
Nebraska ¹	5,553	5,531	5,506	5,406	5,296	5,185	5,039	4,906	4,870	4,914	5,073	5,251
Nevada	123	125	158	157	129	131	126	122	124	125	125	126
New Hampshire	1,736	1,753	1,765	1,818	1,868	1,844	1,862	1,898	1,949	2,013	2,075	2,143
New Jersey	8,508	8,446	8,409	8,252	8,096	8,087	7,848	7,691	7,835	8,108	8,240	8,460
New Mexico	6,400	6,502	6,576	6,619	6,782	6,862	6,785	6,816	6,850	6,840	6,834	6,883
New York	43,558	43,463	43,664	43,551	43,448	44,120	44,461	46,414	49,656	52,633	57,032	59,981
North Carolina	15,609	15,569	15,535	15,614	15,656	15,747	15,545	15,434	15,643	15,729	16,159	16,446
North Dakota	4,158	4,173	4,194	4,139	4,135	4,078	4,022	3,884	3,948	3,783	3,769	3,816
Ohio	20,599	20,580	20,627	20,516	20,367	20,083	19,700	19,739	20,062	20,201	20,465	20,867
Oklahoma	34,393	34,563	34,690	34,784	35,051	35,433	35,831	36,443	37,070	37,785	38,824	39,668
Oregon	2,932	2,943	2,953	2,984	3,024	3,018	2,986	2,967	3,003	2,994	2,974	3,018
Pennsylvania	57,733	57,877	58,414	58,507	58,484	58,240	58,594	59,243	60,914	62,999	65,047	68,411
Rhode Island	3,058	3,064	3,080	3,132	3,153	3,200	3,204	3,301	3,387	3,517	3,711	3,870
South Carolina	10,352	10,499	10,668	10,725	10,755	10,767	10,887	10,869	10,980	11,047	11,183	11,347
South Dakota	3,393	3,373	3,366	3,331	3,355	3,350	3,414	3,443	3,516	3,547	3,606	3,646
Tennessee	28,683	28,819	28,725	28,784	28,771	28,682	28,554	28,577	28,796	29,092	29,320	29,551
Texas	23,588	23,635	23,883	23,896	23,928	24,291	24,334	24,433	24,272	24,128	23,974	22,296
Utah	4,950	4,890	4,930	4,909	4,913	4,890	4,816	4,779	4,859	4,857	4,973	5,068
Vermont	1,395	1,411	1,426	1,464	1,476	1,481	1,464	1,475	1,481	1,476	1,458	1,507
Virginia	9,963	9,942	10,014	9,922	9,802	9,811	9,688	9,679	9,802	9,848	9,971	10,798
Washington	8,176	8,244	8,325	8,501	8,609	8,761	8,792	8,851	9,061	9,427	9,794	10,048
West Virginia	19,072	19,354	19,492	19,614	19,763	19,875	19,720	19,659	19,712	19,818	19,877	20,147
Wisconsin	14,307	14,217	14,112	14,014	13,866	13,318	12,953	12,933	13,019	13,251	13,728	14,136
Wyoming	818	804	832	837	825	776	770	784	762	760	779	827

¹ Excludes programs in Florida, Kentucky, and Nebraska administered without Federal participation, concurrently with programs under the Social Security

Act. Alaska payments under approved plan first made in July.

who need assistance because of unemployment. It is surprising, therefore, that the proportion of cases opened because of loss of employment or decrease in earnings should be so similar in all four programs. This situation undoubtedly results from the extensive employment during the war of persons heretofore considered unemployable. In the earlier phases of labor shortage, the recruitment of additional manpower drew heavily on the recipients of general assistance as contrasted with the recipients of the special types of public assistance. As the supply of relatively less handicapped persons was reduced, however, many persons formerly considered un-

employable were able to get jobs. Just as these marginal workers were among the last to be hired, so they tended to be among the first to be forced out of jobs. Consequently, many of the persons accepted for assistance during this year because of loss of employment will not be likely to find other jobs.

This conclusion is supported by the large proportion of case openings in which illness or disability of the wage earner was responsible for the loss of employment or earnings. For example, 62 percent of the old-age assistance cases opened because of loss of employment or earnings involved the illness or disability of the recipient

wage earner, and an additional 11 percent involved the illness or disability of another wage earner in the home. The termination of unemployment benefits precipitated the application for assistance in this program in relatively few cases.

The cessation of servicemen's dependents' allowances was a significant reason for opening cases for old-age assistance and aid to dependent children. One out of every 8 openings for old-age assistance resulted from termination of an allowance or other payment connected with service in the armed forces; the great majority of such payments presumably went to the aged persons as parents of serv-

Table 146.—Recipients of aid to the blind: Number by State and month, 1945

[Figures in italics represent programs administered without Federal participation; data corrected to Feb. 1, 1946]

State	January	February	March	April	May	June	July	August	September	October	November	December
Total ¹	72,090	71,843	71,603	71,446	71,254	71,143	70,935	70,850	70,654	70,699	70,886	71,453
Total, approved plans, 47 States ¹	66,236	56,012	55,836	55,705	55,553	55,465	55,353	55,258	54,968	54,089	55,151	55,622
Alabama	751	750	757	761	759	757	759	765	767	777	782	791
Arizona	436	432	435	438	445	450	457	454	455	452	460	467
Arkansas	1,252	1,246	1,242	1,241	1,229	1,218	1,172	1,162	1,162	1,155	1,146	1,136
California	5,621	5,576	5,528	5,501	5,452	5,415	5,376	5,351	5,336	5,360	5,431	5,501
Colorado	497	493	485	482	471	468	465	460	453	452	445	442
Connecticut ¹	130	132	132	131	130	130	131	127	128	130	132	136
Delaware ¹											3	9
District of Columbia	218	216	213	209	202	200	199	197	194	197	193	193
Florida	2,277	2,273	2,267	2,263	2,262	2,268	2,272	2,292	2,302	2,307	2,301	2,306
Georgia	2,071	2,046	2,033	2,023	2,020	2,020	2,015	2,012	2,034	2,034	2,022	2,016
Hawaii	66	67	67	68	67	64	64	63	61	61	60	62
Idaho	214	206	205	205	204	206	206	206	205	201	201	199
Illinois	5,238	5,221	5,207	5,188	5,167	5,149	5,142	5,118	5,103	5,086	5,082	5,095
Indiana	2,111	2,089	2,076	2,058	2,039	2,025	2,006	1,982	1,957	1,952	1,947	1,926
Iowa	1,295	1,289	1,276	1,272	1,261	1,253	1,248	1,235	1,224	1,220	1,209	1,209
Kansas	1,072	1,061	1,054	1,050	1,053	1,062	1,054	1,051	1,042	1,035	1,043	1,046
Kentucky	1,617	1,610	1,594	1,584	1,581	1,576	1,579	1,568	1,572	1,562	1,555	1,556
Louisiana	1,404	1,398	1,391	1,379	1,378	1,367	1,364	1,350	1,343	1,348	1,354	1,364
Maine	830	825	823	820	816	815	814	811	803	802	806	808
Maryland	447	445	443	440	443	438	438	436	435	436	433	432
Massachusetts	955	959	959	969	962	959	969	962	974	981	993	1,008
Michigan	1,252	1,246	1,249	1,244	1,247	1,251	1,252	1,244	1,243	1,253	1,257	1,274
Minnesota	936	946	940	943	938	947	954	952	942	946	948	
Mississippi	1,452	1,450	1,454	1,454	1,459	1,456	1,466	1,475	1,465	1,468	1,455	1,459
Missouri	2,950	2,950	2,950	2,950	2,950	2,950	2,851	2,821	2,901	2,874	2,824	2,817
Montana	315	314	313	316	320	324	323	323	326	326	332	337
Nebraska	459	453	451	448	445	447	442	441	441	437	436	435
Nevada	27	27	28	28	28	28	28	28	28	29	29	29
New Hampshire	272	270	271	273	271	269	268	272	275	274	275	278
New Jersey	547	536	537	533	534	534	533	527	525	524	531	532
New Mexico	252	248	250	243	246	246	241	239	244	241	238	236
New York	2,900	2,921	2,909	2,912	2,896	2,920	2,914	2,928	2,941	2,963	2,986	3,036
North Carolina	2,288	2,281	2,300	2,306	2,331	2,334	2,343	2,359	2,390	2,396	2,411	2,427
North Dakota	119	117	116	116	115	113	109	110	111	108	107	109
Ohio	3,092	3,080	3,055	3,046	3,030	3,017	3,008	3,002	3,018	3,029	3,031	3,041
Oklahoma	1,859	1,852	1,854	1,851	1,846	1,847	1,841	1,848	1,866	1,873	1,889	1,898
Oregon	378	373	377	372	373	370	374	374	376	378	378	374
Pennsylvania	12,877	12,854	12,789	12,763	12,723	12,700	12,705	12,740	12,757	12,807	12,882	12,985
Rhode Island	94	97	97	96	98	103	103	101	103	105	107	108
South Carolina	896	899	899	903	915	922	939	946	957	957	961	969
South Dakota	213	215	215	220	223	220	218	213	215	211	213	209
Tennessee	1,538	1,535	1,530	1,510	1,533	1,537	1,533	1,536	1,542	1,537	1,547	1,548
Texas	4,629	4,630	4,625	4,621	4,627	4,625	4,618	4,632	4,302	4,300	4,324	4,542
Utah	129	129	129	127	128	127	128	129	128	128	133	134
Vermont	153	151	151	149	146	144	160	161	164	167	167	166
Virginia	964	953	960	963	954	960	962	957	952	955	960	
Washington	602	598	691	591	584	583	581	584	583	583	584	596
West Virginia	817	816	818	819	826	823	812	804	808	802	804	812
Wisconsin	1,462	1,455	1,445	1,427	1,413	1,400	1,390	1,375	1,369	1,365	1,371	1,377
Wyoming	116	113	113	114	114	112	113	116	117	117	115	116

¹ Excludes program in Connecticut administered without Federal participation, concurrently with program under the Social Security Act. Alaska does not

administer this program; Delaware payments under approved plan first made in November.

² Estimated.

icemen. In 1 of every 12 families accepted for aid to dependent children during October–December 1945, a military allowance had ceased within 6 months. Only 5 percent of the openings for aid to the blind and 4 percent for general assistance involved this reason.

The depletion of savings was a significant reason for opening cases for old-age assistance and aid to the blind. About 12 percent of the aged and 7 percent of the blind were accepted following the depletion of savings or other assets, as contrasted

with 3 percent of the openings for general assistance and 2 percent for aid to dependent children.

As might be expected from the character of aid to dependent children, the death of the wage earner or his leaving home was a major reason for opening cases in that program. Almost one-third of the families with dependent children accepted for aid in the 21 reporting States had recently lost a wage earner by death or absence from the home. In general assistance, which also differs from old-age assistance and aid to the blind

by providing for family groups rather than individuals, 13 percent of the openings resulted from the loss of a wage earner within 6 months.

A large proportion of both aged and blind recipients accepted for assistance—23 percent for old-age assistance and 43 percent for aid to the blind—had not experienced any appreciable decrease in available income or increase in their needs during the preceding 6 months. Most of such aged persons had recently attained technical eligibility for old-age assistance by reaching age 65. Some recipi-

Table 147.—Cases receiving general assistance: Number by State and month, 1945

[Corrected to Feb. 1, 1946]

State	January	February	March	April	May	June	July	August	Septem-	October	Novem-	Decem-
	259,600	258,000	258,000	251,000	237,000	234,000	231,000	229,000	232,000	239,000	242,000	256,000
Total ¹												
Alabama	3,057	3,085	3,115	3,100	3,005	3,107	3,171	3,243	3,284	3,440	3,492	3,527
Alaska	129	118	141	130	137	151	153	136	156	137	171	254
Arizona	2,137	2,129	2,088	1,601	1,571	1,758	1,688	1,766	1,841	1,912	1,997	2,088
Arkansas ²	2,768	2,756	2,743	2,679	2,646	2,670	2,661	2,617	2,594	2,610	2,581	2,613
California	11,635	11,561	11,775	11,506	11,331	11,261	11,314	11,483	11,664	12,619	13,501	14,367
Colorado	4,599	4,653	4,604	3,327	3,298	3,167	2,944	2,920	2,967	3,001	3,063	3,214
Connecticut	2,616	2,608	2,537	2,490	2,452	2,404	2,356	2,395	2,505	2,624	2,713	2,958
Delaware	344	341	344	337	340	336	332	338	336	344	353	374
District of Columbia	802	751	755	750	751	730	727	737	729	721	720	737
Florida ³	4,700	4,800	4,700	4,700	4,700	4,700	4,700	3,700	3,700	3,700	3,700	3,600
Georgia	2,729	2,701	2,768	2,647	2,599	2,549	2,522	2,521	2,606	2,505	2,610	2,796
Hawaii	547	539	544	530	547	541	521	503	508	560	612	594
Idaho ⁴	626	623	616	609	586	573	493	493	493	489	494	436
Illinois	24,973	24,643	24,462	23,900	23,415	23,054	22,652	22,376	22,479	22,681	19,780	20,218
Indiana ⁵	6,125	5,948	5,889	5,697	5,720	5,504	5,559	5,573	6,056	6,488	6,787	7,294
Iowa	4,374	4,238	4,133	3,976	3,843	3,739	3,654	3,579	3,685	3,737	3,807	4,020
Kansas	3,379	3,383	3,361	3,295	3,247	3,193	3,164	3,168	3,170	3,235	3,296	3,413
Kentucky ⁶	1,600	1,600	1,600	1,600	1,500	1,500	1,500	1,500	1,600	1,600	1,600	1,600
Louisiana	6,504	6,652	6,706	6,790	6,916	6,946	7,102	7,133	7,149	7,232	7,211	6,810
Maine	2,075	2,036	2,103	1,990	1,937	1,883	1,808	1,720	1,825	1,850	1,965	2,052
Maryland	4,594	4,704	4,778	4,715	4,739	4,857	4,857	4,947	5,070	5,363	5,640	5,858
Massachusetts	12,692	12,616	12,660	12,496	12,296	12,156	12,059	12,177	12,333	12,498	12,623	12,901
Michigan	10,525	10,474	10,513	10,393	10,288	10,340	10,433	10,691	11,632	12,873	13,426	16,533
Minnesota	5,814	5,696	5,628	5,455	5,294	5,117	4,722	4,578	4,546	4,798	4,920	5,281
Mississippi	302	312	327	320	326	321	321	330	341	337	338	346
Missouri ⁷	8,126	8,184	8,436	8,449	8,407	8,011	8,109	8,101	7,924	8,036	8,281	8,632
Montana	1,242	1,196	1,222	1,174	948	948	965	967	952	967	1,014	1,188
Nebraska	1,589	1,656	1,676	1,579	1,580	1,594	1,572	1,600	1,553	1,720	1,755	1,847
Nevada	239	221	243	185	184	165	173	160	207	209	203	250
New Hampshire	1,304	1,270	1,248	1,182	1,135	1,066	1,038	1,039	1,026	1,069	1,127	1,165
New Jersey ⁸	4,905	4,922	4,882	4,713	4,560	4,483	4,440	4,386	4,492	4,635	4,715	4,911
New Mexico ⁹	1,083	1,112	1,102	1,132	1,136	1,126	1,127	1,059	1,067	1,131	1,261	1,391
New York ¹⁰	38,711	38,112	37,775	36,722	36,133	35,615	35,172	34,278	33,793	33,982	34,231	35,401
North Carolina	2,558	2,505	2,518	2,375	2,400	2,367	2,316	2,368	2,502	2,477	2,762	
North Dakota	684	692	678	654	639	600	615	574	574	576	616	649
Ohio	11,735	11,666	11,413	11,259	10,979	10,698	10,622	10,562	11,001	11,574	12,103	12,915
Oklahoma ¹¹	4,963	4,948	5,276	4,880	4,717	5,074	4,504	4,514	4,709	4,945	4,710	5,048
Oregon	3,539	3,612	3,741	3,828	3,814	3,940	3,470	3,424	3,310	3,488	3,657	4,159
Pennsylvania	20,787	20,646	20,937	20,571	20,518	20,069	19,873	19,793	19,745	20,262	20,537	21,333
Rhode Island	1,876	1,865	1,898	1,836	1,925	1,933	1,955	2,000	1,983	1,890	1,985	
South Carolina	2,639	2,628	2,657	2,683	2,719	2,705	2,802	2,837	2,942	2,998	3,119	3,185
South Dakota	871	975	926	944	885	829	810	726	687	650	734	722
Tennessee ¹²	1,400	1,300	1,300	1,300	1,300	1,200	1,200	1,200	1,200	1,200	1,300	1,600
Texas ¹³	3,100	3,100	3,100	3,000	2,900	2,800	2,700	2,800	3,100	2,900	2,900	
Utah	1,460	1,437	1,432	1,421	1,397	1,396	1,391	1,370	1,339	1,352	1,382	1,439
Vermont	943	865	842	823	815	809	623	729	752	719	636	858
Virginia	3,170	3,150	3,156	3,143	3,081	3,102	2,941	2,937	2,930	2,969	3,005	3,037
Washington	15,176	15,415	15,631	15,620	4,825	4,749	4,848	4,867	5,228	5,785	6,789	8,107
West Virginia	4,936	5,092	4,936	4,645	4,254	4,059	3,833	3,763	3,812	3,872	3,971	4,076
Wisconsin	5,040	6,014	4,877	4,739	4,615	4,480	4,388	4,344	4,489	4,635	4,701	4,608
Wyoming	367	377	382	356	338	330	333	326	318	308	291	326

¹ Partly estimated; does not represent sum of State figures because total excludes an estimated number of cases receiving medical care, hospitalization, and burial only in Indiana and New Jersey, and estimated duplication of cases in Oklahoma.

² State program only; excludes program administered by local officials.

³ Estimated.

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ents had become eligible because of a change in State law or in the policy of the assistance agency; most of these persons were in two States where legal restrictions on eligibility were liberalized in 1945. Of the cases opened for general assistance and aid to dependent children, less than 10 percent had had no material change in the preceding 6 months.

Case Closings

The number of cases closed during

1945 continued a decline that was apparent also in 1944. Closings under old-age assistance dropped nearly 16 percent from the 1944 total (table 142). The number of families leaving the rolls of aid to dependent children was 17.5 percent lower. Closings under aid to the blind dropped nearly 14 percent. In old-age assistance and aid to the blind, however, the number of cases closed in 1945 still exceeded the number of cases added. Only in aid to dependent children did the number of families coming on the rolls exceed

the number going off. The closing rate slackened during the year, as employment opportunities contracted and fewer men entered the armed forces and contributed to servicemen's allowances to dependents. Just as changes in these factors resulted in an increase in applications after V-day, so they also caused a drop in closings.

During 1945, aid was discontinued for one in every eight persons receiving aid to the blind, for nearly the same proportion of recipients of old-

Table 148.—Payments: Average amount, December 1945, and percentage change from December 1944 and 1940, by program and State

[Figures in italics for the special types of public assistance represent programs administered without Federal participation. Data corrected to Feb. 1, 1946]

State	Old-age assistance		Aid to dependent children		Aid to the blind		General assistance	
	Amount per recipient, December 1945	Percentage change from—	Amount per family, December 1945	Percentage change from—	Amount per recipient, December 1945	Percentage change from—	Amount per case, December 1945	Percentage change from—
Total	\$30.82	+8.4	+52.1	\$52.05	+14.2	+60.7	\$33.52	+14.4
Alabama	15.53	-2.3	+67.3	25.89	+2.9	+89.9	15.97	-2.2
Alaska	39.05	+18.5	+38.4	(1)			(2)	
Arizona	38.70	+6	+38.2	39.97	+4.4	+23.4	46.79	+4.3
Arkansas	16.60	-7.3	+110.9	26.57	-6.5	-93.1	18.48	-7.8
California	47.44	+4	+25.3	86.28	+8.9	+84.2	57.95	+22.0
Colorado	41.47	+4	+31.0	60.09	+65.9	+98.4	36.52	+9
Connecticut	39.54	+12.6	+41.4	85.12	+11.9	+89.4	41.39	+22.2
Delaware	17.81	+19.1	+56.0	80.00	+18.6	+140.5	(1)	
District of Columbia	35.23	+5.5	+38.3	68.70	+8.8	+82.4	39.09	+4.1
Florida	29.59	+3.6	+136.7	33.95	+2.2	+56.2	30.66	+3.3
Georgia	11.76	+5.1	+43.4	25.38	+2.7	+18.0	14.49	+3.3
Hawaii	24.80	+10.6	+91.4	66.76	+16.9	+78.2	26.45	+7.3
Idaho	32.42	+7.1	+44.9	57.00	+52.1	+93.0	34.39	+7.9
Illinois	33.28	+6.7	+50.9	63.41	+29.9	+181.1	34.67	+6.3
Indiana	26.07	+4.7	+44.0	37.02	+4.3	+29.9	29.41	-2.5
Iowa	32.82	+8.0	+58.4	32.94	+21.3	+70.1	36.91	+13.3
Kansas	30.31	+4.4	+51.3	53.16	+10.6	+77.4	32.75	+4.9
Kentucky	11.59	+2.5	+30.1	21.50	-2.1	(3)	13.09	+8
Louisiana	23.21	+4.0	+88.8	39.18	+5.9	+53.6	26.51	+2.7
Maine	30.25	+5.9	+45.3	69.37	+16.0	+77.5	31.33	+7.7
Maryland	28.44	+5.6	+60.1	38.26	+1.7	+20.4	31.76	+6.0
Massachusetts	44.14	+6.8	+50.8	85.08	+8.2	+42.3	46.05	+9.0
Michigan	32.80	+9.7	+95.8	68.15	+13.5	+68.3	35.80	+6.2
Minnesota	32.65	+11.7	+54.3	52.08	+26.7	+50.6	39.23	+9.3
Mississippi	16.10	+8.8	+87.2	26.14	+1.2	(3)	22.55	+33.7
Missouri	26.16	+14.6	+75.0	35.66	+7.2	+47.7	30.00	+20.0
Montana	32.06	+7.1	+68.3	50.55	+48.3	+76.4	35.15	+13.2
Nebraska	31.81	+14.3	+61.8	61.50	+87.5	+95.9	32.38	+23.6
Nevada	38.59	+7	+45.3	31.33	+16.9	+29.9	(1)	
New Hampshire	30.59	+6.7	+43.8	70.73	+24.9	+55.4	31.44	+6.2
New Jersey	32.66	+6.7	+55.4	62.48	+15.3	+100.1	34.64	+9.9
New Mexico	30.91	-4.2	+80.1	37.01	-8.8	+41.3	28.45	-3.5
New York	37.84	+9.5	+51.8	81.62	+10.3	+74.0	42.29	+11.0
North Carolina	13.57	+14.8	+34.1	26.84	+17.3	+60.0	20.15	+18.0
North Dakota	33.91	+5.4	+102.1	56.08	+10.0	+80.8	34.03	+10.3
Ohio	30.92	+5.4	+34.6	57.47	+6.9	+44.1	27.81	+4.9
Oklahoma	35.20	+23.0	+97.2	34.95	+4.4	+138.4	36.34	+15.9
Oregon	38.56	+11.7	+80.2	82.13	+6.2	+105.0	47.94	+7.6
Pennsylvania	30.82	+6.1	+40.4	65.83	+16.3	+81.5	39.76	+33.1
Rhode Island	34.61	+5.4	+73.4	67.95	+2	+47.9	33.06	+10.8
South Carolina	15.87	+13.9	+100.6	23.04	-3.4	+41.3	20.78	+5.3
South Dakota	26.49	+10.2	+37.3	38.43	+16.6	+108.7	23.95	+9.4
Tennessee	16.12	-2.8	+59.4	30.56	-1.5	+65.1	19.91	-1.0
Texas	24.43	+12.4	+77.4	21.39	+2.7	+161.5	25.15	+3.9
Utah	38.84	+5.0	+72.0	73.92	+1.6	+93.7	40.80	-5
Vermont	23.38	+12.3	+41.6	35.24	+3.2	+7.2	30.99	+8.4
Virginia	15.01	+14.0	+50.9	33.28	+19.3	+63.6	19.11	+10.1
Washington	50.40	+33.0	+122.0	94.96	+11.3	+197.8	56.90	+44.8
West Virginia	16.80	-7.6	+20.1	30.86	-6.6	+31.9	19.27	-14.2
Wisconsin	30.07	+6.3	+33.5	61.14	+13.6	+62.0	30.29	+5.6
Wyoming	39.01	+19.2	+63.2	59.78	+26.7	+85.1	41.12	+8.3

¹ Not computed; less than 50 recipients.

² No program.

³ Adequate data not available.

⁴ Program administered without Federal participation in 1940.

⁵ No program in December 1940.

age assistance, and for more than one family in five assisted by aid to dependent children. In old-age assistance and aid to the blind, as might be expected from the age composition of the persons on the rolls, death of the recipient was the major reason for closing cases, accounting for more than half the old-age assistance closings and more than a third in aid to the blind. Decreased need for assistance was the next most important reason. Closings because of decreased need resulted from employment, increased resources, allowances on behalf of relatives in the armed forces,

or contributions from persons outside the home. In old-age assistance and aid to the blind, a few cases were closed because the recipient entered an institution. Aid to the blind was discontinued for some recipients because their vision had been wholly or partially restored.

The rate of closings is much higher for aid to dependent children than for old-age assistance or aid to the blind partly because the eligibility of children can be terminated for a wide variety of reasons. Potentialities for self-support, moreover, are much greater among families assisted by aid

to dependent children than among aged and blind recipients. More than half the closings in aid to dependent children in 1945 resulted from decreased need. The need for assistance was reduced by increased earnings of the mother, the father, a dependent child, or some other person in the home. The receipt of a servicemen's allowance was responsible for more than 1 closing in 10. Need decreased in other cases because of support available through the remarriage of the parent, increase in resources of other persons in the home, and contributions from persons outside the

Table 149.—Payments: Percentage distribution of payments for November 1945, by amount and program, for States with approved plans

State	Number of payments	Old-age assistance						Aid to the blind						
		Percent in specified interval						Number of payments	Percent in specified interval					
		Less than \$10.00	\$10.00-19.99	\$20.00-29.99	\$30.00-39.99	\$40.00-49.99	\$50.00 or more		Less than \$10.00	\$10.00-19.99	\$20.00-29.99	\$30.00-39.99	\$40.00-49.99	\$50.00 or more
Total	2,049,017	4.2	17.6	25.7	24.3	17.4	10.7	55,115	2.6	19.5	24.5	21.3	17.8	14.2
Alabama	33,755	18.4	59.0	16.4	3.9	2.2	.1	731	10.1	64.9	18.7	5.9	.4	
Alaska	1,355		4.1	21.0	20.5	30.9	23.5							
Arizona	9,471	.1	.9	2.5	17.6	78.9		459						
Arkansas	25,916	12.6	57.9	24.2	5.2	2		1,146	8.9	51.6	.4	12.9	21.6	65.1
California	158,791	.2	.9	2.4	4.5	19.1		5,430			30.6	7.9	1.0	
Colorado	40,281	.2	1.2	3.4	16.8	78.4		445			.2	1.7	3.2	94.0
Connecticut	14,256	1.7	3.1	14.7	26.8	48.5		134	1.5	3.7	.7	9.4	27.9	61.3
Delaware	1,218	13.5	47.0	32.3	7.2							23.1	47.8	5.2
District of Columbia	2,350	.3	4.3	15.1	43.3	27.3		193						
Florida	42,229	.8	9.9	41.7	27.2	20.4		2,301			.5	8.4	38.7	25.2
Georgia	67,316	43.5	47.2	7.2	2.1			2,041	23.9	57.2	13.3	5.6		
Hawaii	1,453	3.1	29.1	44.7	17.1	4.4	1.6	60			(2)	(2)	(2)	(2)
Idaho	9,679	1.6	10.3	28.2	32.7	20.4	6.8	201	2.0	13.4	18.4	28.4	26.4	11.4
Illinois	121,761	.8	6.5	28.8	34.4	26.7	2.7	5,065	.5	4.5	21.1	34.1	36.9	2.8
Indiana	54,492	2.1	19.7	46.4	23.2	8.5	.1	1,947	1.0	10.7	38.7	31.6	17.9	.1
Iowa	48,721	.9	4.9	33.8	44.3	12.0	4.1	1,209	1.7	4.6	23.3	32.3	26.3	11.7
Kansas	28,163	1.0	14.3	36.2	30.6	14.2	3.6	1,036	1.1	13.0	27.9	30.2	21.1	6.7
Kentucky	46,226	24.7	73.6	1.6	.1			1,555	15.2	79.2	5.2	.5		
Louisiana	35,979	2.6	38.2	37.0	16.5	4.9	.9	1,357	1.8	26.5	36.6	22.0	10.4	2.7
Maine	14,891	.9	12.6	29.7	31.5	25.3		807	.2	11.9	25.7	29.1	33.1	
Maryland	11,553	2.5	20.6	30.6	25.2	21.1		433	1.4	13.6	21.7	29.6	33.7	
Massachusetts	75,669	1.1	4.0	10.0	25.4	28.5	30.9	993	.7	2.7	4.0	12.6	44.8	35.1
Michigan	85,801	1.0	7.2	27.2	35.3	28.0	1.4	1,257	.4	2.9	16.3	30.8	48.7	1.0
Minnesota	54,399	1.2	7.0	31.5	36.0	23.3	1.0	947	.4	3.0	23.2	30.2	25.9	17.3
Mississippi	27,047	3.5	75.7	17.6	3.2	(1)		1,464	.2	33.1	42.1	24.5		
Missouri	101,041	1.7	21.4	40.8	28.6	7.4								
Montana	10,666	(1)	5.9	27.1	41.0	26.1		332			4.2	13.6	31.6	50.6
Nebraska	24,237	.5	6.9	33.6	38.2	20.9		445	.4	5.8	32.1	38.4	23.1	
Nevada	1,947	.1	.3	3.3	13.7	82.6								
New Hampshire	6,841	1.0	11.1	29.6	31.6	26.7		275	1.8	6.9	29.5	30.5	31.3	
New Jersey	23,265	.9	8.6	28.0	44.1	14.3	4.2	531			5.6	22.8	41.6	24.1
New Mexico	6,133		11.8	39.3	27.2	15.7	6.1	241			23.7	27.0	29.0	5.8
New York ³	102,431	.6	8.2	22.0	34.3	21.8	13.1	2,917	.2	5.5	17.6	27.9	25.0	23.8
North Carolina	32,871	23.6	61.1	11.3	3.5	.5		2,411	2.2	53.3	29.6	11.3	3.6	
North Dakota	8,642	.5	6.2	33.2	37.7	15.6	6.9	107		12.1	30.8	26.2	19.6	11.2
Ohio	117,015	.6	6.8	36.7	40.0	15.8		3,031	.9	16.6	35.9	28.1	18.5	
Oklahoma	81,248	.2	1.4	16.6	39.6	42.3		1,889	.2	.7	15.0	26.2	57.8	
Oregon	20,369	.2	3.7	13.7	31.3	40.6	10.6	378		2.1	11.4	19.6	25.9	41.0
Pennsylvania	83,234	1.2	10.0	33.4	34.0	19.7	1.6							
Rhode Island	7,388	1.7	12.0	19.7	28.8	29.0	8.8	107	.9	16.8	29.0	24.3	15.0	14.0
South Carolina	21,851	7.4	64.7	27.9				961	1.9	38.8	59.3			
South Dakota	12,723		16.4	50.3	27.1	5.3		213	1.4	30.0	44.1	17.4	7.0	
Tennessee	38,066	12.0	64.4	19.1	3.7	.8		1,552	3.4	55.2	28.5	9.6	3.4	
Texas	173,441	1.0	19.9	51.0	27.6	.5		4,334	.8	20.3	47.3	31.0	.6	
Utah	12,829	.3	1.9	7.2	28.9	54.6	7.1	133		4.5	12.0	21.1	41.4	21.1
Vermont	5,199	3.5	23.3	36.4	36.8			167	.6	9.6	26.9	24.6	38.3	
Virginia	14,943	24.6	47.6	21.7	4.6	1.5		955	11.5	45.0	25.4	13.4	4.6	
Washington	63,040	1.2	1.3	2.4	5.1	11.3	78.7	585	1.4	1.4	1.4	3.2	10.1	82.6
West Virginia	18,366	10.8	58.8	25.1	4.3	1.0		804	7.3	48.5	32.6	9.3	2.2	
Wisconsin	45,342	.9	9.7	35.8	30.8	22.8		1,371	.5	9.2	29.5	38.3	22.5	
Wyoming	3,417	.6	5.5	11.6	39.8	33.9	8.7	115		1.7	13.9	30.4	32.2	21.7

¹ Less than 0.05 percent.

² Not computed; base too small.

³ Excludes payments to meet temporary special needs.

home. The remaining cases were closed because the family was no longer eligible for some reason other than changed economic circumstances, such as the child's reaching maximum age or not attending school, return of the absent parent, remarriage of the parent, loss of residence or moving from the State, rehabilitation of an incapacitated parent, or change in agency policy.

Ability of States To Provide for Upturn in Need

During the war, when case loads were contracting, waiting lists of ap-

plicants for assistance were all but liquidated. The upturn in case loads during the last part of 1945 raises a question whether the States will be able to provide assistance to all who are eligible. In 1945 most States were able to grant assistance as soon as applications were approved. In a few States, on the other hand, shortage of funds prevented the agency from meeting the increased need resulting from changed economic conditions after the close of the war.

In Alabama, for example, funds were insufficient at the end of the year to permit payments to some eligible applicants; although all applications

Table 149.—Payments: Percentage distribution of payments for November 1945, by amount and program, for States with approved plans—Continued

State	Number of payments to families	Aid to dependent children											
		Percent in specified interval											
		Less than \$10.00	\$10.00-\$19.99	\$20.00-\$29.99	\$30.00-\$39.99	\$40.00-\$49.99	\$50.00-\$59.99	\$60.00-\$69.99	\$70.00-\$79.99	\$80.00-\$89.99	\$90.00-\$99.99	\$100.00 or more	
Total	266,541	1.5	16.9	12.3	14.0	12.3	10.0	8.8	6.5	4.7	3.9	9.0	
Alabama	5,524	4.9	37.5	23.5	19.6	8.7	3.5	1.8	.4	.1	.1	(1)	
Alaska	40			(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	
Arizona	1,449	.2	24.3	1.2	23.3	21.0	14.8	8.7	3.7		1.9	1.0	
Arkansas	4,005	4.3	37.1	19.4	20.6	10.6	8.0						
California	6,636	.2	1.4	6.4	11.5	4.9	6.1	11.0	8.1	9.6	7.9	33.0	
Colorado	3,188	.7	8.0	6.8	11.3	13.6	12.5	13.6	10.4	8.1	6.2	9.0	
Connecticut	2,231	1.4	4.4	6.4	6.6	7.1	6.9	7.8	8.5	9.0	10.6	31.4	
Delaware	280												
Dist. of Col.	638	.2	1.9	3.9	5.6	9.6	13.0	14.3	13.2	12.9	7.5	18.0	
Florida	6,211	.8	33.9	4.1	24.7	17.2	10.0	5.4	2.5	.2	.8	.4	
Georgia	4,012	6.0	41.5	16.1	19.6	9.6	4.7	1.8	.4	(1)	.2		
Hawaii	516	.2	8.3	7.6	11.8	12.2	12.6	10.5	8.7	7.4	3.9	16.9	
Idaho	1,194	.8	12.4	9.1	13.7	11.1	12.3	10.1	8.1	7.3	4.5	10.6	
Illinois	19,643	1.0	5.9	9.3	9.3	15.6	14.4	12.5	9.4	6.7	4.3	11.7	
Indiana	5,936	1.6	9.2	32.6	24.3	2.7	13.5	8.2	4.0	2.4	.9	.5	
Iowa	3,129	2.5	31.8	8.0	24.5	15.0	10.2	4.4	3.5				
Kansas	2,892	.8	11.5	10.6	13.9	15.4	12.1	12.0	9.0	5.5	3.1	6.2	
Kentucky	5,078	9.6	39.5	28.6	16.6	4.9	7	(1)					
Louisiana	8,726	1.3	8.6	13.2	18.3	39.4	9.3	5.4	4.5				
Maine	1,882	.3	4.6	6.4	10.3	11.5	11.0	10.1	11.4	9.5	7.6	17.7	
Maryland	3,163	1.3	27.2	3.6	23.2	18.2	12.2	6.8	4.0	.1	2.1	1.2	
Massachusetts	7,358	.4	2.3	5.4	6.1	7.1	7.7	8.1	9.2	10.8	9.7	33.3	
Michigan	13,500	.4	3.1	5.0	7.3	8.7	12.8	23.2	12.8	9.3	6.3	11.1	
Minnesota	4,634	.5	4.4	12.4	11.3	18.7	20.2	15.6	8.5	1.4	4.0	2.8	
Mississippi	3,020	.2	30.1	27.4	31.2	9.7	1.2	3					
Missouri	11,799	1.0	31.2	3.6	27.3	17.5	11.1	7.5	2.7	.1	1.1	.4	
Montana	1,265												
Nebraska	2,206	1.0	8.5	12.3	11.9	12.6	12.5	9.6	8.7	6.2	5.9	11.0	
New Hampshire	816	.9	3.6	7.1	9.8	10.7	13.1	10.2	9.8	8.0	21.0		
New Jersey	3,249	.5	8.3	10.5	10.3	9.9	10.2	9.8	9.0	8.9	7.2	15.3	
New Mexico	2,616												
New York	21,883	.5	1.9	3.8	5.5	6.6	10.5	14.5	14.1	12.0	10.1	20.6	
North Carolina	6,056	3.1	38.4	19.6	19.9	11.1	4.6	2.6	2	.1	.2	(1)	
North Dakota	1,362	.5	9.0	8.7	14.2	13.2	13.1	11.3	11.6	6.4	4.0	8.0	
Ohio	7,490	.4	9.0	10.5	12.5	13.9	12.6	11.4	8.8	6.3	4.5	11.1	
Oklahoma	15,932	.2	36.5	.5	24.8	16.7	10.4	5.6	3.2	(1)	1.4	.6	
Oregon	1,217	.1	3.2	5.2	5.7	7.2	9.9	9.8	10.0	10.0	8.4	30.5	
Pennsylvania	24,228	.7	3.5	5.4	8.0	13.9	16.0	13.2	10.8	8.6	6.6	13.3	
Rhode Island	1,451	1.0	4.5	7.2	7.7	10.1	9.7	12.2	13.4	10.3	7.2	16.6	
South Carolina	3,824	7.3	38.7	29.7	17.0	5.7	1.3	.3	.1				
South Dakota	1,482	2.9	12.9	19.9	21.9	17.5	12.5	5.8	3.4	.8	1.3	1.1	
Tennessee	11,172	2.8	31.8	15.5	23.0	14.9	7.5	2.9	1.2	.2	.1	(1)	
Texas	11,077	1.1	35.7	63.2									
Utah	1,847	.3	4.0	5.6	6.7	7.5	9.0	9.5	13.7	13.7	6.8	23.3	
Vermont	566	.4	30.9	3.7	28.4	18.2	7.6	6.4	2.7	.2	.9	.7	
Virginia	3,526	2.2	27.5	19.1	20.9	12.1	7.3	4.9	2.7	1.6	.9		
Washington	4,004	.1	1.7	6.0	4.8	4.7	5.8	6.2	7.4	9.5	9.0	44.8	
West Virginia	7,101	5.4	29.4	17.4	19.6	14.1	7.9	4.1	1.6	.5	.1	(1)	
Wisconsin	6,657	.6	9.4	10.8	10.3	11.3	10.9	11.4	8.5	7.5	6.4	12.9	
Wyoming	280	.4	2.5	9.6	15.4	8.9	13.2	18.6	10.4	8.6	7.1	5.4	

Table 150.—Payments: Number of States with average payment in specified interval, by program, December 1945

Average payment	Old-age assistance	Aid to the blind	Aid to dependent children (per family)	General assistance (per case)
Total	61	43	60	46
Less than \$10.00				1
10.00-19.99	11	7		8
20.00-29.99	9	10	8	15
30.00-39.99	27	22	15	15
40.00-49.99	3	7		7
50.00-59.99	1	2	7	
60.00-69.99				11
70.00-79.99				2
80.00-89.99				6
90.00-99.99				1

were investigated, 2,498 cases that had been approved during the year had not been placed on the rolls by December 1945—more than three and a half times the number of eligible cases not receiving payments in July 1944.

Arkansas for a number of months found it necessary, through a system of county quotas, to limit the number of applicants added to the rolls. Even though publicity on the shortage of funds discouraged applications, the number pending in the State increased. By the end of 1945, 13 applications for old-age assistance and 10 for aid to the blind were pending for each 100 recipients, and 19 applications for aid to dependent children were pending for each 100 families aided.

In Mississippi, a number of counties have raised old-age assistance payments since July 1944 by meeting a higher fraction of the need of recipients. After May 1945, however, the agency was unable to maintain these payments and to increase the case load; applications were approved, therefore, only when cases were closed.

Louisiana, by initiating cuts in payments in November because of the inadequacy of funds for assistance, temporarily reduced the total number of applications pending. Despite these cuts, 31 applications were pending for general assistance at the end of November for every 100 cases on the rolls. In mid-December, local staffs were told not to approve additional cases for the special types of assistance.

Assistance Payments

During the past few years, the increasing size of assistance payments has been as noteworthy as the de-

creasing case load (table 141). The gain in levels of payments was continued in 1945; the increases in average payments for the Nation as a whole were substantial in this year—8 percent in old-age assistance and 14 percent in each of the other three programs (table 148).

These increases in payments in part resulted from more nearly adequate and realistic provision for the needs

of recipients. Until wartime conditions had reduced case loads and increased tax yields, some State agencies had been unable to raise standards, though standards were far too low. Part of the rise in payments, however, was due to other changes, administrative in character, which often have not actually added to the purchasing power of recipients.

The increases in individual pay-

ments in 1945, added to those of the earlier war years, raised average payments appreciably. In the 5 years from December 1940 to December 1945, average payments of aid to the blind and general assistance in the Nation as a whole rose about one-third; the average for old-age assistance rose one-half, and that for aid to dependent children three-fifths (table 148). A few of the largest actual increases in average payments since 1940 resulted from the inauguration of new State-Federal programs to replace earlier programs financed chiefly from county funds.

Factors Affecting the Adequacy of Payments

It is difficult to determine what the increase in the size of assistance payments has meant to recipients in terms of purchasing power and whether assistance was actually more nearly adequate by the end of 1945 than in earlier years.

Rise in living costs.—Estimates vary concerning the extent of the rise in the cost of living during the 5 years ended in December 1945. The consumers' price index maintained by the Bureau of Labor Statistics for moderate-income families in large cities shows that in December 1945 the average cost of all items in a family budget was nearly 29 percent higher than in January 1941, and more than 2 percent higher than in December 1944.¹ A higher estimate² of a 33-percent increase from January 1941 to September 1945 took into account the effects of quality deterioration, the unavailability of low-priced merchandise, and the increase in living costs in small cities, which are only partly measured by the index of the Bureau of Labor Statistics. Furthermore, it is generally agreed that the scarcity of low-priced goods has increased living costs more sharply for persons at subsistence levels than for those with moderate or high incomes.

Higher average need.—Whether the larger assistance payments in 1945 could provide more effectively for the

Table 151.—Payments: Percentage distribution of payments in relation to Federal matching maximums, by program, November 1945

[Federal matching maximums: old-age assistance and aid to the blind, \$40 per month; aid to dependent children, \$18 per month for the first child and \$12 for each additional child]

State	Old-age assistance			Aid to the blind			Aid to dependent children		
	Less than Federal maximum	Federal maximum	More than Federal maximum	Less than Federal maximum	Federal maximum	More than Federal maximum	Less than Federal maximums	Federal maximums	More than Federal maximums
Total.....	71.9	10.6	17.7	68.0	13.9	18.0	28.1	20.6	51.3
Alabama.....	97.7	2.1	.1	99.6	.4	-----	74.3	22.9	2.8
Alaska.....	45.6	11.5	42.9	-----	-----	-----	(1)	-----	(1)
Arizona.....	21.1	78.9	-----	13.3	3.5	83.2	8.8	91.2	-----
Arkansas.....	99.9	.2	-----	99.0	1.0	-----	69.8	30.2	-----
California.....	8.0	1.5	90.5	-----	2.8	.6	96.6	3.2	.5
Colorado.....	21.6	9.9	68.5	38.7	61.3	-----	14.6	8.6	76.8
Connecticut.....	46.2	47.1	6.7	47.0	45.5	7.5	11.5	.9	87.6
Delaware.....	100.0	-----	-----	-----	-----	-----	8.2	.7	91.1
District of Columbia.....	63.0	4.1	32.9	45.1	3.6	51.3	14.3	.6	85.1
Florida.....	79.6	20.4	-----	72.8	27.2	-----	16.3	83.7	-----
Georgia.....	100.0	-----	-----	100.0	-----	-----	64.7	35.3	-----
Hawaii.....	94.0	2.8	3.2	(1)	(1)	(1)	25.4	1.9	72.7
Idaho.....	72.9	11.6	15.6	62.2	19.9	17.9	16.5	8.2	75.3
Illinois.....	70.5	13.1	16.4	60.3	32.7	7.1	10.5	2.1	87.4
Indiana.....	91.4	8.3	.3	82.0	17.4	.6	17.3	3.0	79.8
Iowa.....	83.9	2.3	13.8	62.0	14.6	23.4	34.3	65.7	-----
Kansas.....	82.2	7.0	10.8	72.2	10.7	17.1	22.0	7.9	70.1
Kentucky.....	100.0	-----	-----	100.0	-----	-----	96.2	3.8	-----
Louisiana.....	94.2	2.6	3.3	87.0	5.2	7.9	32.8	11.7	55.5
Maine.....	74.7	25.3	-----	66.9	33.1	-----	15.0	1.2	83.8
Maryland.....	78.9	21.1	-----	66.3	33.7	-----	20.9	79.1	-----
Massachusetts.....	40.5	5.8	53.6	20.0	26.2	53.8	6.1	.9	93.0
Michigan.....	70.6	28.0	1.4	50.4	48.6	1.0	6.7	.6	92.7
Minnesota.....	75.7	22.3	2.0	56.8	3.6	39.6	11.8	1.1	87.2
Mississippi.....	100.0	(2)	-----	100.0	-----	-----	100.0	-----	-----
Missouri.....	92.6	7.4	-----	-----	-----	-----	18.5	81.5	-----
Montana.....	73.9	26.1	-----	49.4	50.6	-----	13.2	32.7	54.1
Nebraska.....	79.1	20.9	-----	76.9	23.1	-----	12.6	4.0	83.5
Nevada.....	17.4	82.6	-----	-----	-----	-----	-----	-----	-----
New Hampshire.....	73.3	26.7	-----	68.7	31.3	-----	9.7	1.2	89.1
New Jersey.....	81.5	6.4	12.2	70.1	9.8	20.2	15.5	3.4	81.0
New Mexico.....	78.2	3.3	18.4	79.7	20.3	-----	49.5	4.7	45.8
New York ³	65.1	3.3	31.6	51.2	3.6	45.1	6.3	.6	93.1
North Carolina.....	99.5	.5	-----	96.4	3.6	-----	67.0	32.7	.2
North Dakota.....	77.6	8.3	14.1	69.2	7.5	23.4	18.6	8.2	73.1
Ohio.....	84.2	15.8	-----	81.5	18.5	(2)	19.1	8.0	72.9
Oklahoma.....	57.7	42.3	-----	42.2	57.8	-----	2.3	97.7	-----
Oregon.....	48.8	24.8	26.4	33.1	8.7	58.2	6.6	1.8	91.6
Pennsylvania.....	78.7	10.3	11.1	-----	-----	-----	8.0	.7	91.4
Rhode Island.....	62.2	6.1	31.7	71.0	4.7	24.3	13.2	1.7	85.1
South Carolina.....	100.0	-----	-----	100.0	-----	-----	100.0	-----	-----
South Dakota.....	94.7	5.3	-----	93.0	7.0	-----	30.1	3.6	66.3
Tennessee.....	99.2	.8	-----	96.6	3.4	-----	58.4	41.6	(2)
Texas.....	99.5	.5	-----	99.4	.6	-----	100.0	-----	-----
Utah.....	38.3	49.2	12.5	37.6	37.6	24.8	9.1	2.4	88.5
Vermont.....	100.0	-----	-----	61.7	38.3	-----	16.4	83.6	-----
Virginia.....	98.5	1.5	-----	95.4	4.6	-----	57.8	20.4	21.8
Washington.....	10.0	1.4	88.6	7.4	1.5	91.1	3.0	.5	96.5
West Virginia.....	99.0	1.0	-----	97.8	2.2	-----	73.6	26.4	-----
Wisconsin.....	77.2	22.8	-----	77.5	22.5	-----	14.2	5.5	80.4
Wyoming.....	57.4	8.7	33.9	46.1	8.7	45.2	11.4	4.3	84.3

¹ Percentage not computed because base too small. Of 40 payments of aid to dependent children in Alaska, 2 were below and 38 above Federal matching maximums. Of 60 payments of aid to the blind in

Hawaii, 55 were below, 2 were above, and 3 were at matching maximum.

² Less than 0.05 percent.

³ Excludes payments to meet temporary special needs.

¹ "Index of Consumers' Prices in Large Cities, December 1945," *Monthly Labor Review*, February 1946, pp. 301-303.

² Based on report made by the Committee on the Cost of Living Index, appointed by the President. *Monthly Labor Review*, March 1946, p. 358.

needs of recipients than the smaller payments of earlier years is determined not only by higher prices but doubtless also by the greater need of the individuals and families dependent on assistance. There is reason to assume that the average need per recipient or family was higher at the end of 1945 than in previous years. In most instances, the neediest recipients were the ones who remained on assistance rolls throughout the war or were the first who were forced to reapply. In old-age assistance and aid to the blind, it can be assumed that the rolls at the end of 1945 included unusually high proportions of relatively more aged and handicapped persons—groups likely to need medical and other special services and care.

Although large numbers of older children had left the aid to dependent children rolls to take jobs, families with four or more children receiving aid were more frequent in 1945 than in 1940. An increase in the number of States that permit assistance to young persons aged 16 and 17 years was partly responsible for the larger number of children aided per family. The greater difficulty of taking employment outside the home for mothers with several young children than for those with one or two children tended also to increase the number of children aided per family and, consequently, the average need. Several State agencies have reported that families coming on the aid to dependent children rolls after cut-backs

in employment are larger than average.

State Action To Increase Payments

Most assistance agencies have made some adjustments since 1940 in the cost figures used by staff in determining the need of recipients. Some agencies have periodically adjusted their cost prices for food and clothing. In 1945, progress in liberalizing State maximums on assistance payments—through either legislative or administrative action—accounted for a large part of the rise in individual payments during the year.

Arbitrary limits on assistance payments make it impossible for agencies either to provide for unusual needs, the costs of which would bring the

Table 152.—Payments for old-age assistance: Total amount by State and month, 1945

[Corrected to Feb. 15, 1946]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Total ¹	\$726,422,336	\$58,736,891	\$58,693,475	\$58,856,126	\$59,062,140	\$59,825,582	\$60,047,047	\$60,536,297	\$60,943,111	\$61,393,799	\$62,137,738	\$62,828,837	\$63,361,293
Ala.	6,052,310	493,543	492,056	495,927	495,720	496,803	495,632	499,814	503,211	509,220	517,626	523,620	529,138
Alaska	567,302	43,933	43,908	44,531	44,831	45,061	45,565	47,610	48,103	49,036	50,436	51,921	52,367
Ariz.	4,355,275	366,599	365,580	365,257	365,623	365,169	363,712	363,949	364,070	364,656	366,180	366,679	367,801
Ark.	6,656,152	512,446	613,710	515,024	509,977	507,217	502,157	440,287	436,031	432,466	429,623	428,807	423,407
Calif.	89,802,411	7,471,020	7,454,699	7,457,760	7,452,379	7,454,804	7,469,855	7,475,618	7,478,812	7,485,795	7,501,114	7,530,691	7,569,864
Colo.	20,100,676	1,631,591	1,689,238	1,687,855	1,683,238	1,676,748	1,672,397	1,666,602	1,663,549	1,661,237	1,662,912	1,669,702	1,676,607
Conn.	6,309,623	495,438	495,526	494,707	507,713	512,424	509,779	513,562	549,841	552,671	554,648	560,423	562,991
Del.	250,930	21,127	21,054	20,722	20,441	20,283	20,539	20,754	20,925	21,187	21,172	21,120	21,606
Dist. of Col.	979,391	76,110	77,120	77,565	77,923	77,575	77,631	86,532	86,295	86,647	87,358	87,015	81,620
Fla.	14,287,831	1,140,576	1,147,001	1,154,050	1,162,448	1,169,019	1,178,830	1,188,514	1,199,644	1,213,844	1,227,936	1,244,553	1,261,416
Ga.	9,186,168	754,892	754,315	754,439	755,596	757,288	758,316	759,684	760,754	780,503	783,080	783,451	783,850
Hawaii	399,517	32,142	31,828	32,010	32,248	32,489	32,433	33,423	33,497	33,624	34,214	35,369	36,240
Idaho	3,621,516	294,852	293,537	294,004	293,465	292,313	291,223	307,128	308,509	308,658	311,066	312,280	314,469
Ill.	46,989,123	3,830,629	3,833,778	3,850,007	3,866,580	3,878,069	3,880,470	3,903,197	3,921,329	3,926,821	3,987,979	4,032,029	4,078,235
Ind.	16,982,685	1,428,716	1,426,664	1,425,024	1,419,142	1,417,621	1,418,351	1,411,384	1,405,959	1,404,879	1,406,402	1,406,368	1,417,176
Iowa	18,771,155	1,538,880	1,542,103	1,549,115	1,548,882	1,553,390	1,563,115	1,567,101	1,567,305	1,571,556	1,581,926	1,589,720	1,598,062
Kans.	9,868,710	818,777	817,785	814,459	805,097	806,859	809,517	810,115	813,511	823,026	838,636	848,833	862,745
Ky.	6,629,680	581,172	574,347	567,468	561,841	556,951	552,481	547,707	542,836	539,058	536,409	535,337	534,073
La.	10,105,359	817,620	819,846	831,752	843,764	853,771	861,788	856,481	850,055	841,788	837,623	834,198	856,673
Maine	5,280,782	430,202	431,439	434,301	436,996	439,269	440,739	440,391	440,616	442,337	444,169	448,096	452,227
Md.	3,868,368	319,065	319,493	320,366	319,733	321,184	320,920	320,324	322,519	322,776	326,066	327,229	328,684
Mass.	38,568,517	3,114,096	3,108,544	3,199,378	3,198,072	3,198,308	3,187,944	3,193,019	3,197,783	3,217,833	3,269,347	3,333,852	3,350,341
Mich.	31,754,511	2,551,404	2,553,361	2,558,958	2,568,636	2,573,328	2,582,846	2,618,446	2,660,190	2,701,589	2,747,067	2,798,026	2,837,708
Minn.	20,128,636	1,643,079	1,643,843	1,645,601	1,649,898	1,650,685	1,651,242	1,649,134	1,652,060	1,682,095	1,733,167	1,755,793	1,772,039
Miss.	5,094,753	421,412	421,348	421,098	420,752	422,846	424,732	424,418	423,930	424,512	428,007	430,255	431,440
Mo.	28,993,502	2,325,292	2,331,506	2,332,554	2,333,582	2,341,002	2,345,766	2,353,417	2,364,672	2,473,132	2,536,937	2,595,776	2,657,886
Mont.	4,021,275	327,870	329,994	330,704	332,492	333,013	333,829	335,914	336,077	338,014	338,970	340,760	343,638
Nebr.	8,451,005	690,302	694,065	694,953	693,669	692,974	690,263	690,350	692,028	705,545	750,957	762,336	771,620
Nev.	890,062	74,769	74,577	73,867	73,552	73,607	73,725	73,804	74,064	74,344	74,351	74,686	74,716
N. H.	2,343,819	190,153	193,328	193,618	195,639	196,547	195,209	195,034	195,651	197,178	198,735	201,222	
N. J.	9,002,946	751,136	749,375	748,079	750,277	750,694	748,241	746,106	744,602	747,915	754,005	755,137	757,379
N. Mex.	2,217,174	180,760	181,533	182,335	183,832	184,884	185,868	183,495	183,650	184,444	187,099	188,788	190,486
N. Y.	44,478,469	3,731,768	3,679,778	3,660,837	3,613,378	3,543,287	3,602,672	3,607,673	3,650,705	3,652,327	3,887,375	3,918,913	3,929,751
N. C.	4,969,076	392,855	393,675	395,804	399,961	404,788	409,176	414,246	418,834	424,600	430,254	437,667	447,316
N. Dak.	3,482,857	285,206	288,155	290,022	289,837	293,031	290,629	289,013	288,490	290,395	292,171	292,956	292,952
Ohio	42,683,153	3,568,126	3,555,159	3,547,576	3,537,993	3,533,696	3,529,798	3,619,249	3,650,100	3,554,452	3,567,444	3,598,595	3,620,961
Oklahoma	30,323,478	2,244,135	2,231,639	2,238,568	2,249,961	2,267,605	2,291,194	2,674,592	2,777,604	2,801,152	2,825,855	2,856,188	2,884,565
Oreg.	8,753,582	686,382	686,308	690,392	692,850	697,713	708,773	738,242	747,650	762,256	770,835	779,921	791,620
Pa.	29,987,327	2,420,708	2,430,008	2,440,854	2,456,076	2,471,882	2,480,532	2,492,751	2,510,293	2,532,225	2,551,194	2,565,335	2,585,269
R. I.	2,949,161	238,666	239,590	240,331	241,056	242,726	242,916	244,878	247,573	248,297	251,429	254,687	257,012
S. C.	3,808,216	238,176	297,607	298,208	299,358	302,002	302,440	312,891	324,636	335,378	343,040	345,802	348,678
S. Dak.	3,836,871	309,686	309,434	309,166	309,410	310,500	311,308	323,238	325,526	328,189	330,278	333,458	336,678
Tenn.	7,387,327	634,311	633,676	632,952	611,604	611,170	609,867	608,940	607,571	607,808	607,098	610,136	612,194
Tex.	47,936,667	3,688,848	3,691,575	3,706,677	3,923,284	4,038,443	4,057,832	4,070,014	4,087,700	4,112,107	4,131,675	4,179,800	4,243,712
Utah	5,906,902	484,883	483,422	482,868	480,368	493,968	498,444	497,531	497,064	497,132	497,051	497,178	496,993
Vt.	1,388,462	111,943	113,215	113,238	113,151	113,171	115,010	117,404	118,394	120,329	121,036	121,164	120,337
Va.	2,538,967	205,046	205,578	205,595	207,369	205,825	205,994	211,460	212,401	215,562	217,918	221,504	224,715
Wash.	33,397,591	2,270,994	2,279,986	2,270,430	2,888,253	2,938,907	2,968,930	3,017,003	3,077,256	3,090,933	3,162,271	3,159,806	
W. Va.	3,774,023	336,300	336,546	335,123	335,601	333,557	333,473	287,382	286,495	286,275	285,790	308,072	309,409
Wis.	15,867,028	1,309,348	1,310,068	1,310,278	1,308,723	1,307,239	1,308,990	1,312,262	1,312,968	1,320,889	1,335,858	1,357,494	1,372,911
Wyo.	1,431,753	110,607	110,562	110,483	114,707	114,850	121,925	122,331	123,048	123,186	123,932	123,923	

¹ All 51 States have plans approved by the Social Security Board.

payments over the amount of the maximum, or to raise payments beyond the limits of the maximums to enable recipients to cope with higher prices. As prices have risen, State maximums established before the war have resulted in unmet need in a growing number of cases. Consequently, States increasingly have taken steps to remove maximums on the amount of assistance or have raised the amounts of the maximums or have made exceptions to the maximums to meet special need. Liberalizations through either legislative or administrative action, particularly

numerous in 1945, are shown in table 160.

Factors Partly Offsetting Increases

Removal of limits on payments for the special types of assistance is changing the pattern of assistance but is not necessarily adding to the total amount disbursed for assistance. For many persons in 1940, the assistance which they received came both from one of the special types of assistance and from general assistance, and in addition was supplemented by food stamps or surplus commodities. Because of the different sources of aid,

the total amount per recipient was not known. In contrast, payments reported in 1945 much more frequently represented the total received as public assistance. The chief exception was supplementary medical care furnished free by community health agencies or financed by assistance agencies through payments to vendors. The cost of considerable amounts of medical care was also provided through money payments and was the chief reason for the highest payments.

Because of the growing integration of assistance programs, the increases

Table 153.—Payments for aid to dependent children: Total amount by State and month, 1945

[Figures in italics represent programs administered without Federal participation; data corrected to Feb. 15, 1946]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Total ¹	\$149,667,120	\$11,635,258	\$11,741,862	\$11,903,031	\$11,987,848	\$12,037,783	\$12,133,574	\$12,091,159	\$12,260,634	\$12,654,076	\$13,171,371	\$13,772,103	\$14,278,421
Total, approved plans, 50 States ¹	149,633,625	11,631,518	11,738,197	11,899,276	11,984,203	12,034,293	12,130,014	12,089,224	12,258,759	12,652,161	13,169,456	13,770,108	14,276,416
Alabama	1,597,310	126,879	126,700	126,793	126,724	126,900	127,107	131,229	134,192	138,853	140,530	143,746	147,657
Alaska	1,21,837	1,770	1,770	1,770	1,770	1,650	1,665	1,635	1,675	1,669	1,739	2,169	2,605
Arizona	670,437	54,525	54,480	54,434	56,567	56,639	56,071	54,732	54,528	55,185	56,036	57,644	59,596
Arkansas	1,443,478	135,508	136,823	136,362	135,988	134,768	131,534	106,187	105,374	105,284	104,900	105,121	105,629
California	6,429,075	508,774	512,745	519,635	523,387	525,710	532,046	541,597	535,206	534,548	549,333	562,682	583,412
Colorado	1,972,669	121,137	121,715	121,554	126,388	172,050	170,721	172,690	174,563	179,412	183,981	189,494	198,964
Connecticut	1,943,337	144,878	146,124	147,480	155,092	155,138	156,099	156,766	159,893	164,147	175,769	183,815	195,186
Delaware	232,367	17,614	18,494	17,927	17,373	17,922	18,395	18,422	19,214	20,430	21,126	22,491	22,959
District of Columbia	471,984	31,880	34,410	35,068	36,367	36,280	35,911	40,765	41,465	42,437	44,973	45,987	46,441
Florida ¹	2,222,599	162,554	166,910	172,084	178,046	183,431	187,037	192,556	198,610	205,369	211,251	214,560	
Georgia	1,190,807	98,902	98,760	99,130	99,556	98,668	98,201	97,530	97,384	100,484	100,388	100,376	101,428
Hawaii	374,902	29,450	29,557	29,595	29,689	29,953	30,622	30,554	31,258	32,018	33,148	33,275	35,784
Idaho	666,071	47,409	47,309	47,216	46,681	44,933	43,395	61,857	61,967	63,616	64,635	67,054	69,999
Illinois	12,350,950	965,592	973,908	980,078	981,693	986,169	988,634	986,577	989,096	990,194	1,026,801	1,206,312	1,275,901
Indiana	2,672,481	233,753	231,523	231,748	227,846	223,365	220,776	216,679	214,179	214,420	216,168	218,938	223,086
Iowa	1,080,756	84,068	84,457	85,151	84,705	84,242	83,166	81,690	91,807	95,833	98,814	102,021	104,802
Kansas	1,743,758	146,214	144,846	144,516	142,179	141,999	140,525	137,998	139,007	143,981	148,085	153,501	160,907
Kentucky ¹	1,260,150	104,294	104,346	103,089	103,206	102,876	102,751	102,983	103,813	104,889	106,074	109,519	112,310
Louisiana	4,412,304	347,471	352,692	334,709	396,920	404,844	407,787	363,345	358,524	352,115	345,603	342,552	355,743
Maine	1,036,567	78,801	80,451	81,793	84,167	84,949	83,976	84,160	86,852	88,600	91,002	94,604	97,812
Maryland	2,133,440	104,948	107,062	108,837	106,770	107,542	107,890	106,918	108,320	111,008	115,713	120,252	125,180
Massachusetts	6,964,285	557,375	560,530	567,952	573,535	577,261	575,197	566,706	563,125	571,078	596,508	617,960	637,055
Michigan	9,754,230	751,721	756,062	754,167	755,552	758,037	758,617	754,132	821,640	854,624	883,707	914,255	951,716
Minnesota	2,587,267	206,223	205,948	205,931	203,763	201,810	196,869	214,494	218,417	224,054	230,114	236,698	242,946
Mississippi	904,273	75,236	73,760	72,950	72,804	72,834	73,508	74,819	75,725	76,765	77,947	77,864	80,061
Missouri	4,576,933	359,005	359,578	361,875	364,475	365,404	367,962	370,448	378,186	392,061	404,039	418,675	435,225
Montana	661,900	44,792	44,463	44,936	45,224	50,754	58,620	58,652	59,219	60,927	60,997	62,466	64,850
Nebraska ¹	1,071,784	78,322	78,105	77,813	76,158	74,454	72,788	70,862	68,973	103,737	108,942	125,542	136,098
Nevada	23,150	1,970	1,895	1,985	1,840	1,895	1,895	1,875	1,915	1,915	1,915	1,995	2,005
New Hampshire	620,572	43,841	47,983	48,914	50,058	51,376	50,937	50,902	52,182	53,054	55,291	56,836	59,198
New Jersey	2,318,452	191,605	192,405	193,451	191,062	188,752	189,481	187,968	184,172	190,641	198,251	202,808	207,856
New Mexico	1,150,055	91,461	93,108	94,833	95,120	97,660	98,018	95,988	96,160	96,972	97,039	96,098	96,598
New York	18,588,873	1,397,134	1,401,362	1,411,759	1,384,544	1,363,497	1,411,221	1,405,481	1,476,830	1,604,562	1,809,727	1,913,496	2,007,260
North Carolina	1,823,498	143,421	144,368	147,413	148,030	149,923	151,646	151,409	152,377	154,171	156,063	158,222	165,455
North Dakota	947,493	79,290	78,902	81,560	81,615	81,907	80,687	78,258	76,826	77,946	76,991	76,451	77,060
Ohio	4,943,421	410,218	410,767	412,474	410,679	406,168	401,106	391,113	395,331	411,489	422,908	431,227	435,941
Oklahoma	6,182,760	482,698	484,459	485,991	486,919	490,403	505,365	516,085	525,191	534,073	543,838	557,910	569,828
Oregon	1,169,322	93,468	94,492	95,301	96,723	98,337	98,853	97,982	96,729	97,910	99,143	99,035	101,349
Pennsylvania	17,098,012	1,211,712	1,255,885	1,317,288	1,346,236	1,372,062	1,396,022	1,407,303	1,436,998	1,488,450	1,551,412	1,613,442	1,698,202
Rhode Island	1,041,762	79,440	80,346	80,647	82,114	82,677	83,723	84,718	86,445	88,600	92,663	97,780	102,509
South Carolina	1,042,074	84,802	85,668	87,656	88,265	88,959	89,143	84,704	84,467	85,363	86,018	87,743	89,281
South Dakota	644,247	47,646	47,450	47,387	56,936	57,848	58,436	52,560	53,296	54,390	55,098	56,050	57,144
Tennessee	4,039,204	341,458	342,759	342,044	333,428	332,654	332,750	330,951	331,051	333,586	336,752	339,280	342,491
Texas	2,725,561	225,051	225,320	227,441	227,273	227,823	230,810	231,429	231,629	230,202	228,946	226,409	213,228
Utah	1,617,400	134,488	133,943	135,199	136,312	135,922	135,267	132,595	130,975	133,708	133,104	136,620	139,267
Vermont	234,640	18,690	18,919	19,085	19,567	19,838	19,578	19,556	19,683	19,762	19,778	19,553	20,331
Virginia	1,278,587	98,412	99,312	101,631	101,679	101,323	102,100	106,408	106,498	111,870	112,924	116,305	120,125
Washington	3,910,877	255,061	258,104	223,112	300,981	309,240	319,575	323,262	328,236	338,899	358,078	380,048	386,281
West Virginia	2,609,525	225,623	228,446	230,167	231,242	232,013	232,886	196,236	195,906	197,012	199,195	218,438	222,361
Wisconsin	3,823,773	324,224	324,693	323,436	315,815	312,448	300,683	293,291	294,130	312,514	324,749	341,609	356,181
Wyoming	188,861	14,450	14,472	14,838	14,713	14,516	16,829	16,561	16,489	16,003	16,047	16,488	17,455

¹ Excludes programs in Florida, Kentucky, and Nebraska administered, without Federal participation, concurrently with programs under the Social Security Act. Alaska payments under approved plan first made in July.

² Includes an estimated amount to compensate for the reduction in payments in Baltimore, Md., because of change in payment dates.

in average payments shown in table 148 greatly exaggerate the increase in the total amount of assistance actually received by individuals and families. Increases have occurred in average general assistance payments in States in which the removal of maximums for aid to dependent children eliminated extensive supplementation of such payments by small amounts of general assistance. Practically all payments of general assistance now represent the total amount of assistance provided in an individual case, instead of only partial assistance in a substantial number of cases.

Variations Among States

Little is known about what it actually costs recipients of assistance to live in different areas throughout the country and the amount of income they may have from sources other than public assistance. Consequently, a reliable appraisal of the adequacy of payments cannot be made. Nevertheless, an examination of the amounts of payments at the end of 1945 affords a basis for understanding the changes in payments reported in table 148. The contrasts in the range and concentration of payments at

widely different levels in different States (tables 149 and 151) is still a cause for national concern.

Several States with low financial capacity have had to authorize general reductions in payments below the amount recognized by the State agency as the cost of minimum essentials. A few States met less than three-fifths of the need of recipients in aid to dependent children and less than half in general assistance. A few of these States also have not revised their cost prices since 1941 or 1942, since such revision would only reduce the percentage of determined

Table 154.—Payments for aid to the blind: Total amount by State and month, 1945

[Figures in italics represent programs administered without Federal participation; data corrected to Feb. 15, 1946]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Total 1	\$26,573,729	\$2,119,253	\$2,120,760	\$2,118,618	\$2,116,942	\$2,121,451	\$2,131,525	\$2,153,730	\$2,278,772	\$2,305,920	\$2,346,741	\$2,364,818	\$2,395,199
Total, approved plans, 47 States 1	20,380,327	1,660,939	1,661,745	1,663,288	1,662,843	1,668,678	1,679,135	2,160,040	1,685,170	1,710,331	1,748,817	1,766,192	1,793,149
Alabama	147,696	12,266	12,177	12,337	12,040	12,035	12,060	12,121	12,663	12,276	12,561	12,526	12,634
Arizona	247,954	19,794	19,607	19,783	20,032	20,428	20,705	21,096	21,083	21,070	20,974	21,529	21,853
Arkansas	276,929	25,210	25,139	25,024	24,768	24,482	24,196	21,747	21,468	21,468	21,292	21,146	20,959
California	3,318,709	267,628	265,643	263,361	262,383	260,152	258,629	256,987	255,945	284,197	310,459	314,549	318,776
Colorado	204,889	18,034	17,902	17,611	17,591	17,211	17,161	17,053	16,831	16,539	16,541	16,272	16,143
Connecticut 1	57,801	4,612	4,682	4,545	4,776	4,592	4,644	4,829	4,749	4,839	4,943	5,102	5,588
Delaware 1	407											31	316
District of Columbia	90,719	7,466	7,394	7,441	7,335	7,034	7,060	7,833	7,862	7,841	8,030	7,919	7,544
Florida	823,524	67,648	67,698	67,550	67,656	67,732	67,926	68,170	68,910	69,386	70,009	70,147	70,602
Georgia	346,481	29,149	28,838	28,699	28,636	28,578	28,593	28,578	28,545	29,253	29,312	29,186	29,214
Hawaii	19,286	1,620	1,633	1,602	1,651	1,637	1,606	1,627	1,568	1,593	1,580	1,529	1,640
Idaho	80,510	6,812	6,608	6,652	6,511	6,454	6,477	6,821	6,933	6,899	6,767	6,833	6,843
Illinois	2,083,648	171,179	171,182	171,661	172,758	172,829	173,679	174,500	174,633	174,844	174,631	175,118	176,634
Indiana	716,899	63,282	62,411	61,898	61,352	60,809	60,052	59,456	58,475	57,728	57,536	57,342	56,648
Iowa	511,908	42,302	42,207	41,920	41,958	41,655	41,481	41,444	42,830	43,423	43,927	44,139	44,622
Kansas	396,277	33,076	32,684	32,554	32,285	32,563	33,132	32,935	33,027	32,727	33,308	33,729	34,258
Kentucky	246,243	20,938	20,857	20,676	20,478	20,468	20,500	20,429	20,414	20,452	20,380	20,280	20,371
Louisiana	440,706	36,450	36,687	37,145	37,229	37,474	37,254	36,968	36,524	36,331	36,281	36,209	36,154
Maine	297,848	24,412	24,396	24,684	24,699	24,657	24,952	24,934	24,980	24,817	24,911	25,165	25,311
Maryland	2 163,765	13,531	13,417	13,585	13,424	13,813	13,675	13,700	13,672	13,683	13,747	13,798	13,720
Massachusetts	516,787	40,529	41,267	41,468	41,900	42,702	42,573	43,291	43,065	43,972	44,442	45,157	46,421
Michigan	620,922	42,313	42,406	42,556	42,579	42,770	43,105	43,371	43,307	43,649	44,404	44,856	45,606
Minnesota	426,483	34,113	34,894	34,656	35,019	34,819	35,680	35,844	35,767	35,991	36,102	36,357	37,191
Mississippi	385,194	27,943	31,730	32,016	32,117	32,279	32,288	32,585	32,950	32,827	32,749	32,804	32,906
Missouri 1	968,608	73,675	73,575	73,075	72,975	73,050	72,900	94,074	87,544	89,616	87,970	85,644	84,510
Montana	131,169	10,012	9,965	10,064	10,393	10,912	11,159	11,207	11,245	11,367	11,375	11,623	11,847
Nebraska	156,294	12,099	11,979	12,818	12,954	12,999	13,116	13,002	13,035	13,058	13,208	13,942	14,084
Nevada	14,275	1,158	1,183	1,222	1,184	1,112	1,142	1,177	1,210	1,211	1,231	1,224	1,224
New Hampshire	99,993	8,166	8,162	8,264	8,245	8,374	8,267	8,153	8,187	8,422	8,408	8,605	8,740
New Jersey	213,834	17,437	17,243	17,555	17,624	17,869	17,898	17,819	17,910	17,957	18,390	18,430	
New Mexico	84,596	7,411	7,237	7,216	6,986	7,152	7,135	6,964	6,960	7,084	6,968	6,768	6,714
New York	1,400,379	111,451	112,029	113,226	112,503	111,182	114,249	114,038	116,501	116,871	123,615	126,309	128,405
North Carolina	524,503	39,319	39,645	40,837	41,435	42,857	43,475	43,971	44,643	45,747	46,413	47,250	48,911
North Dakota	44,566	3,902	3,724	3,815	3,747	3,720	3,653	3,627	3,661	3,850	3,605	3,533	3,709
Ohio	989,594	82,215	82,353	81,887	81,620	81,443	81,465	81,781	81,938	82,860	83,421	84,048	84,563
Oklahoma	761,727	58,383	58,337	58,261	58,321	68,311	63,487	66,243	67,657	68,196	68,626	68,978	
Oregon	209,203	17,151	16,977	17,294	17,151	17,231	17,114	17,269	17,435	17,744	17,871	18,036	17,930
Pennsylvania	5,270,519	383,481	384,272	381,031	379,949	378,611	378,348	378,439	504,828	504,762	503,723	511,748	516,316
Rhode Island	38,506	2,798	2,985	2,020	3,073	2,097	2,233	3,381	3,280	3,271	3,328	3,467	3,570
South Carolina	227,254	17,863	18,023	18,126	18,385	18,647	18,665	19,102	19,303	19,586	19,682	19,836	20,136
South Dakota	58,791	4,676	4,726	4,698	4,821	4,910	4,872	5,019	4,974	5,017	4,968	5,104	5,006
Tennessee	368,516	31,000	30,794	30,768	30,833	30,683	30,727	30,583	30,534	30,498	30,715	30,815	
Texas	1,329,229	112,169	112,161	112,240	112,293	112,690	112,671	112,834	113,458	104,075	104,432	105,967	114,239
Utah	62,056	5,234	5,165	5,225	5,059	5,090	4,940	5,106	5,141	5,133	5,335	5,467	
Vermont	55,943	4,372	4,326	4,307	4,267	4,162	4,102	4,890	5,031	5,033	5,131	5,177	5,145
Virginia	209,845	16,831	16,837	17,175	17,299	17,180	17,302	17,579	17,599	17,765	17,818	18,114	18,346
Washington	347,278	23,702	23,570	23,323	23,365	30,249	31,551	30,930	31,209	31,419	31,815	32,230	33,915
West Virginia	196,071	18,137	17,948	17,822	17,720	17,583	17,265	14,656	14,579	14,656	14,560	15,495	15,650
Wisconsin	496,325	41,965	41,928	41,859	41,482	41,197	41,105	41,048	40,914	40,885	40,914	41,323	41,705
Wyoming	63,020	4,400	4,269	4,264	4,190	4,203	4,366	4,399	4,634	4,572	4,587	4,476	4,770

¹ Excludes program in Connecticut administered without Federal participation, concurrently with program under the Social Security Act. Alaska does not administer aid to the blind; Delaware payments under approved plan first made in November.

² Includes an estimated amount to compensate for the reduction in payments in Baltimore, Md., because of change in payment dates.

³ Represents statutory monthly pension of \$30 per recipient; excludes payments for other than a month.

need that they could meet. The basis for Federal matching holds Federal contributions to these States to the same level of inadequacy as State and local funds.

War Emergency Assistance

The Social Security Board is responsible for the administration of funds for two war emergency assistance programs, civilian war assistance and assistance to enemy aliens and others affected by restrictive Government action. State public assistance agencies, acting as agents of the Board, provide assistance and service to persons

who are eligible under these special programs.

Civilian War Assistance

The termination of hostilities during the year removed the risks of injury or death of civilians due to enemy action or the detention of civilians by the enemy. Cases receiving assistance under this program have been increasingly limited to civilians repatriated to the United States. The course of the war in 1945 greatly expanded this program; 600 cases a month, on the average, received assistance in contrast to about 60 a month in 1944. The number of

cases receiving assistance depended on ship arrivals and ranged from 61 in January to 1,717 in May, the month in which the peak number of repatriates arrived from the Philippines.

Payments under the program likewise increased in 1945. Total assistance payments amounted to \$1,462,000 in 1945, as contrasted with \$48,400 in 1944. The larger increase in payments in relation to the number of cases assisted resulted from the greater need of recipients. Many of the repatriates had come from prison camps and were destitute, practically without clothing, and suffering from malnutrition.

Table 155.—Payments for general assistance: Total amount by State and month, 1945

[Corrected to Feb. 15, 1946]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Total	\$86,916,000	\$7,486,000	\$7,250,000	\$7,479,000	\$7,025,000	\$6,903,000	\$6,796,000	\$6,618,000	\$6,839,000	\$6,890,000	\$7,541,000	\$7,695,000	\$8,394,000
Alabama	549,641	44,042	44,130	44,484	43,204	43,329	43,251	44,385	46,407	47,170	48,827	49,862	50,550
Alaska	57,851	4,355	3,520	4,974	3,378	4,460	4,097	4,830	5,629	4,966	5,125	6,348	6,169
Arizona	642,956	64,043	64,880	62,786	35,194	35,629	35,814	48,239	62,244	55,581	58,611	61,156	65,779
Arkansas	379,168	32,226	31,934	32,158	31,231	31,110	31,677	32,148	31,418	30,833	31,454	31,605	31,474
California	8,478,142	419,961	417,565	431,736	424,878	426,659	421,104	435,378	438,023	459,691	496,032	634,715	572,410
Colorado	1,293,848	142,274	142,095	139,980	102,337	100,165	98,182	91,053	89,734	92,116	93,909	98,252	103,751
Connecticut	1,041,602	91,970	85,664	89,716	82,240	79,885	77,349	75,595	78,197	82,910	94,389	95,562	108,125
Delaware	104,205	8,512	8,632	8,582	8,062	8,185	8,241	8,332	8,936	8,582	8,907	9,385	9,849
District of Columbia	342,655	28,162	26,552	26,701	27,045	27,186	26,636	29,617	30,323	30,150	30,420	30,262	29,601
Florida	488,000	42,000	42,000	43,000	44,000	44,000	44,000	44,000	44,000	37,000	37,000	37,000	37,000
Georgia	355,119	34,225	33,254	33,411	31,720	31,052	30,766	29,378	29,973	30,955	31,287	32,369	36,729
Hawaii	207,913	16,715	16,602	16,767	16,503	17,189	17,083	16,337	15,850	16,597	17,952	19,779	20,539
Idaho	140,961	12,873	13,089	12,652	12,662	12,183	12,094	10,560	10,548	10,794	10,859	11,326	11,411
Illinois	9,076,638	836,620	795,232	836,497	798,825	734,570	724,265	653,862	706,034	718,379	776,348	728,991	767,015
Indiana	1,614,341	142,083	134,668	133,483	122,068	121,079	120,945	116,570	117,156	130,584	146,480	155,900	173,325
Iowa	931,039	89,227	85,524	83,010	76,006	74,172	69,594	67,908	66,007	71,134	77,795	80,871	89,791
Kansas	1,158,469	96,650	95,515	95,906	95,743	92,713	92,518	92,752	91,841	94,856	98,641	103,299	108,005
Kentucky	278,000	23,000	23,000	23,000	22,000	21,000	21,000	21,000	22,000	24,000	24,000	26,000	26,000
Louisiana	1,633,409	118,244	121,558	123,224	125,820	129,441	131,107	144,526	143,409	147,676	152,377	153,163	142,864
Maine	748,241	70,012	64,967	68,594	64,207	60,363	58,082	54,050	53,275	56,224	59,348	64,952	74,167
Maryland	1,999,299	155,486	159,267	161,551	149,483	151,832	157,111	142,113	162,531	167,849	186,379	197,879	207,818
Massachusetts	5,034,261	421,602	400,048	441,283	397,267	412,467	390,187	390,112	409,980	402,609	440,223	447,121	451,462
Michigan	4,838,284	354,393	330,411	348,735	314,967	339,053	330,555	317,597	387,820	380,074	527,077	503,828	703,474
Minnesota	1,736,467	165,036	157,346	166,075	146,225	139,410	135,077	122,079	120,028	122,465	145,267	154,047	173,409
Mississippi	33,000	2,249	2,589	2,046	2,747	2,994	2,729	2,722	2,740	2,871	2,852	2,957	2,904
Missouri	2,182,903	205,533	179,513	185,536	185,018	186,474	158,885	170,290	170,315	171,556	179,434	190,271	200,258
Montana	316,570	30,600	29,411	30,578	29,725	23,191	23,179	23,702	23,717	23,506	24,910	25,618	28,343
Nebraska	419,899	33,604	32,941	34,736	31,493	33,728	33,627	32,599	32,321	32,405	38,975	39,812	43,658
Nevada	52,416	4,339	4,016	4,495	3,593	3,310	3,402	3,865	4,951	5,021	4,905	5,012	5,507
New Hampshire	381,372	37,975	35,299	35,325	31,471	31,182	28,736	26,765	28,308	27,622	30,438	32,969	35,282
New Jersey	1,888,572	162,813	158,243	163,756	159,070	153,647	148,882	145,955	143,845	146,702	161,579	164,902	179,678
New Mexico	269,454	22,740	23,565	24,201	24,966	25,569	25,553	24,964	16,168	16,789	17,296	22,582	25,061
New York	19,792,495	1,776,407	1,743,971	1,739,441	1,656,039	1,602,958	1,608,406	1,576,816	1,571,908	1,544,162	1,636,598	1,635,698	1,700,096
North Carolina	324,340	26,373	25,534	26,124	24,786	25,922	25,293	25,580	26,416	27,058	29,951	29,435	31,868
North Dakota	185,103	16,796	16,876	16,569	15,571	14,997	14,002	13,594	14,574	14,671	14,565	16,144	16,744
Ohio	3,944,415	339,087	330,808	328,614	312,403	305,594	298,865	290,895	292,319	312,919	346,666	366,814	419,431
Oklahoma	498,080	42,183	40,323	42,292	39,699	39,405	48,505	37,825	36,546	38,888	41,871	38,983	51,560
Oregon	1,844,192	136,267	142,337	149,693	152,440	156,225	156,772	146,444	145,709	144,339	159,471	164,574	189,921
Pennsylvania	6,374,497	500,903	462,199	546,084	472,648	545,774	527,707	503,413	558,005	519,153	561,809	583,662	693,140
Rhode Island	802,538	68,353	60,957	68,723	63,902	63,752	60,775	61,356	63,574	64,529	70,833	73,308	82,426
South Carolina	415,117	28,518	28,226	28,992	29,706	30,087	30,683	34,597	37,162	39,243	40,801	42,961	44,141
South Dakota	212,465	19,894	22,428	20,315	20,413	18,640	17,535	15,642	14,126	14,235	15,371	17,300	16,566
Tennessee	127,800	11,000	11,000	11,000	10,000	10,000	9,500	9,100	10,100	10,100	10,100	10,900	14,100
Texas	557,000	46,000	47,000	47,000	47,000	46,000	45,000	44,000	44,000	46,000	49,000	47,000	49,000
Utah	633,683	58,154	57,396	57,347	58,040	56,345	56,081	56,222	55,721	54,952	56,859	56,882	59,674
Vermont	218,392	22,469	19,033	18,997	18,409	18,922	18,933	13,517	16,640	17,575	15,907	14,776	23,214
Virginia	597,406	48,397	47,848	49,532	50,202	48,784	51,731	50,107	50,714	48,097	49,140	50,743	52,111
Washington	3,390,708	288,378	295,387	299,900	294,621	223,424	230,274	235,989	245,920	259,877	287,301	335,210	334,337
West Virginia	737,649	88,241	83,701	79,828	76,512	60,631	56,748	44,660	43,000	44,185	45,586	47,810	66,717
Wisconsin	1,400,074	132,247	125,779	125,330	112,320	110,445	105,592	102,920	101,591	108,740	124,578	125,786	124,746
Wyoming	123,572	10,632	10,996	10,957	10,261	9,748	10,363	10,404	10,195	10,330	9,794	9,366	10,526

¹ Partly estimated; does not represent sum of State figures because total excludes, for Indiana and New Jersey, estimated payments for medical care, hospitalization, and burial only.

² State program only; excludes program administered by local officials.

³ Estimated.

⁴ Approximately 60 percent of total expenditures; excludes assistance in kind and, for a few counties, cash payments.

⁵ Includes payments for medical care, hospitalization, and burial.

⁶ Excludes a small amount of local funds not administered by State agency.

Assistance to Enemy Aliens and Others

During 1945, all war relocation centers housing Japanese evacuated from the west coast were closed except the segregation camp at Tule Lake for persons whose loyalty was questionable. More than 69,000 Japanese released from these centers were relocated during the year, and the number of cases receiving assistance under this program increased markedly over the 1944 number. It was inevitable that some persons and families would need financial help after release from the centers before they could again be-

come self-supporting. In relation to the total number of Japanese released from the centers, however, the number in need of assistance was comparatively small. In addition to aiding relocated Japanese, assistance was given under this program to dependents of persons detained or interned, persons paroled from detention or internment, and persons interned at large. From a monthly average of 145 cases receiving assistance in 1944, the number rose to 163 in January 1945 and to 1,668 in December. Total assistance payments under the program amounted to \$477,800 in 1945, in contrast to \$120,100 in 1944.

Source of Funds³

In the 10 years 1936 through 1945, old-age assistance, aid to dependent children, aid to the blind, and general assistance combined cost \$9.3 billion, excluding administrative expenses. The State governments met almost half this total bill; the Federal Government, 31 percent; and the localities, 22 percent. During the 10-year period, the State share declined only slightly, from 51 to 47 percent of the total (table 156). The local share, however, dropped from 35 to 13 percent while the Federal portion, which was 13 percent in 1936, rose to 41 percent in 1945. Two principal reasons account for the increase in the Federal portion. The number of States receiving Federal funds under approved plans for old-age assistance, aid to dependent children, and aid to the blind increased as did the volume of payments. In addition, expenditures for general assistance, financed entirely from State and local funds, declined substantially.

By the end of 1945, all States had approved plans for old-age assistance, 50 States for aid to dependent children, and 47 States for aid to the blind. States still not administering approved plans included only Nevada for aid to dependent children and Alaska, Missouri, Nevada, and Pennsylvania for aid to the blind. Under the Social Security Act, States with

and aid to the blind 3 percent (table 157). The distribution of Federal and of State funds among programs was similar to that for the total. The share of local funds devoted to old-age assistance (40 percent), however, was only slightly larger than that for general assistance (38 percent), while aid to dependent children accounted for 20 percent of local funds used for public assistance.

Old-age assistance represented more than 90 percent of total public assistance expenditures in only one State (Texas) with approved plans for all three special types of public assistance; expenditures for aid to dependent children in Texas accounted for 6 percent of the total, aid to the blind, for 3 percent, and general assistance, for 1 percent. Although Nevada also made more than 90 percent of its public assistance expenditures for old-age assistance, the other two programs are administered without Federal grants-in-aid in that State. Nine additional States devoted more than 80 percent of their assistance expenditures to old-age assistance—Alaska, California, Colorado, Georgia, Iowa, Nebraska, Oklahoma, South Dakota, and Washington. In most of these States the share used for aid to dependent children was considerably below the average of 15 percent for the United States. In Alaska, where aid to dependent children represented only 4 percent of the total, the approved plan for aid to dependent children was in operation for only the latter half of the year (table 159).

On the other hand, three States—

approved plans for the three special types of assistance receive Federal funds, within specified maximums on payments to individual recipients, for half the cost of assistance to the aged, blind, and dependent children, and for half the cost of administering programs for aid to dependent children and aid to the blind. The Federal grant to States for old-age assistance is increased by a 5-percent addendum which may be used for either assistance or administration.

Allocation of Funds Among Programs

Almost three-fourths of all funds expended for public assistance in 1945 was used for old-age assistance. Aid to dependent children took 15 percent, general assistance 10 percent,

Table 156.—Expenditures for assistance payments: Amount and percentage distribution by source of funds, 1936-45¹

[Includes payments under all State public assistance programs except for general assistance in Alaska and Hawaii through 1942; excludes other forms of public aid such as work program earnings and food stamps]

Year	Amount (in thousands)				Percentage distribution			
	Total	Federal	State	Local	Total	Federal	State	Local
1936.....	\$655,086	2 \$88,101	\$336,471	\$230,514	100.0	2 13.4	51.4	35.2
1937.....	802,937	2 172,889	396,436	233,612	100.0	2 21.5	49.4	29.1
1938.....	957,025	2 219,478	496,129	271,415	100.0	2 22.2	50.3	27.5
1939.....	1,050,790	243,169	532,058	275,563	100.0	23.2	50.6	26.2
1940.....	1,020,115	293,548	479,328	246,939	100.0	28.8	47.0	24.2
1941.....	989,397	336,067	440,650	212,680	100.0	34.0	44.5	21.5
1942.....	956,846	365,360	415,300	176,186	100.0	38.2	43.4	18.4
1943.....	926,325	378,928	412,156	135,241	100.0	40.9	44.5	14.6
1944.....	940,399	389,287	430,481	120,631	100.0	41.4	45.8	12.8
1945.....	987,947	401,954	462,841	123,153	100.0	40.7	46.8	12.5

¹ Data not comparable with annual data for assistance based on monthly series mainly because data in this table include more cancellations of payments.

² Includes balances of Federal Emergency Relief Administration funds spent for general assistance as follows: 1936, \$12,500,000; 1937, \$500,000; 1938, \$5,000.

³ Discussion of State detail on State and local funds excludes Alaska, Hawaii, and the District of Columbia because these jurisdictions have only two possible sources of funds—Federal and State.

Delaware, Hawaii, and Pennsylvania—spent less than half their total public assistance funds for old-age assistance, and eight additional States spent less than 60 percent for the aged. In all these States the share for aid to dependent children was considerably above the national average and in most of them general assistance also represented a much higher proportion than the 10-percent average for all States combined.

Allocation of Costs

Of the \$1.1 billion expended for public assistance in 1945, State funds met the largest share, 46 percent; Federal funds, 40 percent; and local funds, 14 percent. The Federal share ranged among the States from 50 percent in Texas to 28 percent in New York (table 157). Federal funds met 45 percent or more of total costs in 19 States, 40-45 percent in 15 States, and less than 40 percent in the remaining 17 States. In 5 States, less than one-third of the total expenditures for public assistance came from Federal funds. The States where the Federal share approximated 50 percent have small general assistance programs and make most or all payments for the special types of public assistance within the Federal matching maximums. In New York, on the other hand, general assistance represented about one-fourth of total expenditures for public assistance; and Federal funds met only 43 percent of the costs for old-age assistance, 25 percent for aid to dependent children, and 44 percent for aid to the blind.

State funds met more than two-thirds of all public assistance expenses in 1 State (Pennsylvania), more than half in 15 additional States, and less than half—but the largest share—in 13 States. Local funds, on the other hand, were the largest source of funds only in New York. In 10 other States, however, local funds accounted for more than one-fourth of the total bill.

Old-age assistance.—In 1945, the Federal and State Governments met almost equal shares of old-age assistance costs (table 158). Of the \$769 million spent for the program, Federal funds represented 47 percent; State funds more than 45 percent; and local funds nearly 8 percent. All except 7 States met less than half their

assistance bills with Federal funds. Seventeen additional States, however, would have received half their funds from the Federal Government if administrative expenses for old-age assistance were matched on a 50-50 basis; in these 17 States, the 5-percent addendum met less than half the total administrative costs of the program. In 6 States, on the other hand, Federal funds represented more than half the total spent for assistance and administration because the addendum

met more than half the costs of administration. In 2 of these 6—Oklahoma and Texas—Federal funds amounted to about two-thirds or more of the total spent for administration.

State funds represented the largest source of expenditures for old-age assistance in 22 States; in 16 of these States no local funds were used for the program. Percentagewise, the localities in all States combined contributed less to the old-age assistance program than to any of the other

Table 157.—*Expenditures for assistance and administration: Amount and percentage distribution by program for each source of funds and by source of funds for each State, 1945*¹

Program and State (ranked according to percent of Federal funds)	Amount (in thousands)				Percentage distribution			
	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds
Total.....	\$1,066,311	\$427,012	\$492,395	\$146,904	100.0	100.0	100.0	100.0
Old-age assistance.....	768,781	359,648	349,807	59,326	72.1	84.2	71.0	40.4
Aid to dependent children.....	163,633	56,982	78,068	28,583	15.3	13.3	15.9	19.5
Aid to the blind.....	28,786	10,383	15,394	3,009	2.7	2.4	3.1	2.0
General assistance.....	105,112	-----	49,125	55,986	9.9	-----	10.0	38.1
Total.....	1,066,311	427,012	492,395	146,904	100.0	40.0	46.2	13.8
Texas.....	54,734	27,393	26,784	557	100.0	50.0	48.9	1.0
Oklahoma.....	39,130	19,501	19,396	233	100.0	49.8	49.6	.6
Tennessee.....	12,653	6,221	4,665	1,767	100.0	49.2	36.9	14.0
Mississippi.....	6,880	3,361	3,486	33	100.0	48.8	50.7	.5
Florida.....	18,836	9,120	9,109	607	100.0	48.4	48.4	3.2
Arkansas.....	8,056	3,825	4,231	-----	100.0	47.5	52.5	-----
Kentucky.....	8,987	4,256	4,325	406	100.0	47.4	48.1	4.5
North Carolina.....	8,450	3,937	2,195	2,319	100.0	46.6	26.0	27.4
South Dakota.....	5,044	2,345	2,461	238	100.0	46.5	48.8	4.7
Georgia.....	12,189	5,648	5,402	1,139	100.0	46.3	44.3	9.3
Nebraska.....	10,793	4,998	5,229	567	100.0	46.3	48.4	5.3
Indiana.....	22,939	10,607	6,700	5,632	100.0	46.2	29.2	24.6
Alabama.....	8,889	4,095	2,437	2,356	100.0	46.1	27.4	26.5
Iowa.....	22,548	10,282	10,521	1,745	100.0	45.6	46.7	7.7
Idaho.....	4,771	2,167	2,408	197	100.0	45.4	50.5	4.1
Missouri.....	39,221	17,753	21,366	101	100.0	45.3	54.5	.3
Montana.....	5,490	2,472	1,812	1,206	100.0	45.0	33.0	22.0
South Carolina.....	6,007	2,703	3,159	145	100.0	45.0	52.6	2.4
Nevada.....	1,031	464	263	304	100.0	45.0	25.5	29.5
Vermont.....	1,998	892	829	277	100.0	44.6	41.5	13.9
Arizona.....	6,269	2,781	3,487	-----	100.0	44.4	55.6	-----
West Virginia.....	7,787	3,443	3,775	568	100.0	44.2	48.5	7.3
Minnesota.....	26,660	11,754	8,422	6,483	100.0	44.1	31.6	24.3
Ohio.....	55,760	24,572	28,936	2,253	100.0	44.1	51.9	4.0
Wisconsin.....	22,817	9,796	6,327	6,693	100.0	42.9	27.7	29.3
Wyoming.....	1,955	824	745	386	100.0	42.1	38.1	19.7
Maine.....	7,722	3,236	3,640	847	100.0	41.9	47.1	11.0
New Mexico.....	4,054	1,697	2,351	6	100.0	41.9	58.0	.1
Colorado.....	24,454	10,193	13,030	1,232	100.0	41.7	53.3	5.0
Alaska.....	666	275	391	-----	100.0	41.3	58.7	-----
Louisiana.....	18,394	7,581	10,378	435	100.0	41.2	56.4	2.4
North Dakota.....	5,020	2,045	2,088	887	100.0	40.7	41.6	17.7
Kansas.....	14,440	5,861	4,062	4,517	100.0	40.6	28.1	31.3
New Hampshire.....	3,592	1,442	1,185	965	100.0	40.2	33.0	26.9
Virginia.....	5,405	2,151	1,827	1,418	100.0	39.8	34.0	26.2
Utah.....	8,719	3,437	3,987	1,295	100.0	39.4	45.7	14.9
Illinois.....	75,878	29,745	39,569	6,265	100.0	39.2	52.5	8.3
Michigan.....	50,366	19,594	26,372	4,401	100.0	38.9	52.4	8.7
Oregon.....	12,659	4,803	5,541	2,315	100.0	37.9	43.8	18.3
California.....	111,465	41,745	47,902	21,818	100.0	37.5	43.0	19.6
Connecticut.....	9,532	3,476	4,937	1,119	100.0	36.5	51.8	11.7
Maryland.....	8,035	2,869	3,068	2,098	100.0	35.7	38.2	26.1
Washington.....	44,453	15,779	26,939	1,734	100.0	35.5	60.6	3.9
New Jersey.....	15,300	5,328	5,213	4,759	100.0	34.8	34.1	31.1
Massachusetts.....	55,182	18,930	19,991	16,261	100.0	34.3	36.2	29.5
District of Columbia.....	2,117	721	1,396	-----	100.0	34.1	65.9	-----
Pennsylvania.....	64,882	21,447	43,435	-----	100.0	33.1	66.9	-----
Rhode Island.....	5,371	1,772	3,294	305	100.0	33.0	61.3	5.7
Delaware.....	669	214	318	138	100.0	31.9	47.5	20.6
Hawaii.....	1,190	366	824	-----	100.0	30.7	69.3	-----
New York.....	96,851	27,096	31,877	37,877	100.0	28.0	32.9	39.1

¹ For explanatory footnotes see table 158.

three types of assistance. In terms of amounts, however, the local contribution for old-age assistance was more

than twice that for aid to dependent children and more than \$3 million larger than for general assistance.

Aid to dependent children.—Only slightly more than a third of the total cost of aid to dependent children was

Table 158.—Expenditures for assistance and administration: Amount and percentage distribution by program and source of funds for each State, 1945¹

[Figures in italics for special types of public assistance represent programs administered without Federal participation]

State	Old-age assistance			Aid to dependent children			Aid to the blind			General assistance						
	Total (in thou- sands)	Percentage distribution		Total (in thou- sands)	Percentage distribution		Total (in thou- sands)	Percentage distribution		Total (in thou- sands)	Percentage distribution					
		Federal funds	State funds		Federal funds	State funds		Federal funds	State funds		State funds	Local funds				
Total	\$768,781	46.8	45.5	7.7	\$163,633	34.8	47.7	17.5	\$23,786	36.1	53.5	10.5	\$105,112	46.7	53.3	
Total, under plans approved by Social Security Board	768,781	46.8	45.5	7.7	163,233	34.9	47.8	17.3	22,275	46.6	39.9	13.5				
Alabama	6,380	49.4	25.9	24.7	1,753	49.2	25.6	25.1	161	50.0	25.5	24.5	595	49.2	50.8	
Alaska	581	46.2	53.8		227	26.5	73.5						3 58	100.0		
Arizona	4,568	50.3	49.7		740	50.0	50.0		263	43.0	57.0		698	100.0		
Arkansas	5,864	50.0	50.0		1,494	50.0	50.0		294	50.0	50.0		4 405	100.0	(4)	
California	94,055	41.1	47.0	11.9	7,129	24.4	36.7	38.9	3,602	37.8	30.7	31.5	6,679	100.0		
Colorado	20,652	45.0	54.3	.7	2,135	37.2	37.7	25.1	229	50.0	25.2	24.8	1,439	65.9	34.1	
Connecticut	6,439	46.3	53.7		1,990	23.4	47.9	28.7	5 69	39.7	60.3	(6)	3 1,034	74.7	75.3	
Delaware	293	45.0	55.0		272	30.0	38.5	31.5	1	49.9	50.1		3 104	75.0	75.0	
District of Columbia	1,083	45.3	54.7		541	33.9	66.1		99	46.9	53.1		393	100.0		
Florida	14,916	50.1	49.9		2,562	47.6	47.8	4.6	870	50.0	50.0	(6)	8 488	-----	100.0	
Georgia	10,038	47.9	46.3	5.8	1,295	49.7	44.8	5.6	396	49.1	44.3	6.6	10 459	.2	99.8	
Hawaii	470	44.0	56.0		435	33.8	66.2		24	49.5	50.5		261	100.0		
Idaho	3,773	48.8	51.2		702	40.8	59.2		85	48.6	51.4		10 212	7.2	92.3	
Illinois	49,592	48.7	51.3		13,315	33.5	66.5		2,264	49.2	50.8		10,707	41.5	55.5	
Indiana	18,063	49.2	29.7	21.1	2,966	44.6	32.2	23.2	793	49.9	47.1	3.0	1,117	100.0		
Iowa	19,560	48.2	51.3	.4	1,168	50.0	26.7	23.3	540	48.5	27.0	24.5	1,280	71.8	98.2	
Kansas	10,728	46.4	28.2	25.4	1,933	34.9	28.0	37.1	445	47.6	27.7	24.7	1,334	27.6	72.4	
Kentucky	6,990	49.5	50.5		1,457	45.6	45.6	8.8	262	50.0	50.0		12 278	100.0		
Louisiana	10,928	48.0	52.0		5,063	41.4	58.6		488	49.1	50.9		11 1,915	77.3	22.7	
Maine	5,537	49.6	50.4		1,095	30.4	39.5	30.1	312	50.0	50.0		12 778	13 33.5	66.5	
Maryland	4,191	48.4	35.0	16.7	1,514	50.0	29.0	21.0	170	50.0	16.2	33.8	2,159	52.6	47.4	
Massachusetts	41,063	41.2	38.9	19.9	7,487	23.6	31.8	44.6	538	42.5	57.5		6,094	21.9	78.1	
Michigan	33,118	49.7	50.3		10,143	23.2	68.1	3.8	541	49.9	50.1		6,564	38.8	61.2	
Minnesota	21,093	49.4	31.9	18.6	2,842	39.1	28.1	32.8	475	45.1	49.8	5.1	13 2,250	28.9	71.1	
Mississippi	5,472	48.9	51.1		969	50.0	50.0		406	50.0	50.0		3 33	100.0		
Missouri	30,836	49.6	50.3	.2	4,946	50.0	49.8	.2	988	100.0			4 2,451	98.7	1 1.3	
Montana	4,278	49.2	33.4	17.4	720	41.0	38.5	20.5	149	49.8	33.3	17.0	343	54.3		
Nebraska	8,889	49.8	50.2		1,286	38.0	53.1	9.0	167	49.9	49.9	.1	10 451	100.0		
Nevada	942	49.3	27.3	23.5	123	100.0			105	45.5	54.5	.2	1 52	100.0		
New Hampshire	2,468	49.6	26.8	23.6	638	26.0	74.0		5,498	100.0	1,999	53.1	3 331	100.0		
New Jersey	9,742	45.6	36.0	18.4	2,516	30.4	37.1	32.5	248	47.6	3.5	49.0	2,704	72.4	72.6	
New Mexico	2,367	46.4	53.6		1,265	43.6	56.4		94	49.6	50.4		4 328	95.2	4 1.8	
New York	49,681	42.6	30.7	26.7	20,878	24.9	28.0	47.0	1,652	43.9	30.1	26.0	24,640	41.7	58.3	
North Carolina	5,388	48.3	27.7	23.9	2,036	50.0	27.0	23.0	628	50.0	23.6	26.4	398	1.1	98.9	
North Dakota	3,697	45.3	44.2	10.5	1,027	33.7	34.7	31.6	52	46.4	50.8	2.7	244	28.8	71.2	
Ohio	44,441	49.8	50.2		5,472	34.2	31.7	34.1	1,159	49.9	16.8	33.2	4,688	100.0	(6)	
Oklahoma	31,373	50.6	49.4		6,472	50.0	50.0		757	50.0	50.0		1 498	53.1	46.9	
Oregon	9,189	48.1	32.1	19.7	1,253	23.5	47.3	29.2	218	39.7	37.0	23.3	1,999	95.8	4.2	
Pennsylvania	32,361	48.1	51.9		19,026	30.8	69.2		5,498	100.0	7,997	100.0				
Rhode Island	3,130	46.2	53.8		1,122	27.3	72.7		42	46.3	53.7		1,077	71.6	28.4	
South Carolina	4,127	48.4	51.4	.1	1,153	49.9	49.9	.1	257	49.9	49.9	.2	470	70.7	29.3	
South Dakota	4,061	49.5	50.3	.2	695	43.7	55.9	.3	63	49.9	49.9	.2	10 226	-----	100.0	
Tennessee	7,822	49.5	38.8	11.8	4,318	50.0	34.4	15.6	385	50.0	38.1	11.9	9 128	-----	100.0	
Texas	49,671	50.6	49.4		3,098	50.0	50.0		1,407	50.0	50.0		9 557	-----	100.0	
Utah	6,167	47.7	37.4	14.9	1,742	26.6	58.6	14.8	66	44.4	40.8	14.8	745	85.2	14.8	
Vermont	1,463	50.2	49.8		253	50.0	26.8	23.2	63	50.0	50.0		3 218	-----	100.0	
Virginia	2,887	46.0	32.0	21.9	1,508	46.4	30.6	23.6	214	50.0	28.7	21.3	766	50.8	49.2	
Washington	36,280	40.7	59.3		4,140	21.1	78.9		377	39.2	60.8		3,656	752.6	7 47.4	
West Virginia	4,017	49.0	51.0		2,739	50.0	50.0		208	50.0	50.0		822	30.9	69.1	
Wisconsin	16,525	50.1	29.1	20.8	4,064	30.7	31.9	37.4	532	50.0	30.2	19.8	11 1,695	3 16	96.1	
Wyoming	1,534	47.0	32.9	20.0	213	35.9	41.1	23.0	56	46.4	52.4	1.2	151	81.0	19.0	

¹ Excludes expenditures for personnel merit systems. Data not comparable with annual data for assistance based on monthly series because data in this table include more cancellations of payments and because monthly series do not include administrative costs.

² Represents assistance payments of \$11,562 and administrative expenditures of \$5,564 under approved plan for July–December and \$10,345 expended for assistance under program administered without Federal participation.

³ Excludes administrative expenditures; data not available.

⁴ For Arkansas, represents only expenditures under programs administered from State funds; for Missouri and New Mexico, represents primarily expenditures from State funds; data on local expenditures incomplete or not available.

⁵ For Connecticut includes \$10,286 expended for assistance payments under program administered without Federal participation; for Florida, \$122,944 for aid to dependent children and \$394 for aid to the blind; for Kentucky, \$127,601; for Nebraska, \$115,277 for aid to dependent children and \$219 for aid to the blind; expenditures for administration of these programs not available.

⁶ Less than 0.05 percent.

⁷ Estimated.

⁸ Represents expenditures for assistance payments for November and December and for administration for July–December.

⁹ Estimated. Excludes administrative expenditures; data not available.

¹⁰ Data on administrative expenditures incomplete.

¹¹ Excludes expenditures from local funds in some parishes.

¹² Administration represents expenditures of the State Department of Health and Welfare only. Includes administrative expenditures for aid to veterans of the Spanish-American War, Civil War, and Philippine Insurrection, and their dependents.

¹³ Excludes administrative expenditures for 26 counties and rural Hennepin County, where general assistance is administered on a township basis; data not available.

¹⁴ Data for administrative expenditures at local level incomplete.

met from Federal funds in 1945 because most States make a large number of payments in excess of twice the maximum amount which the Federal Government will contribute per recipient, and in many States the amount of excess payments is considerable (table 158). In November 1945, for example, more than half the payments for aid to dependent children in the United States were larger than the Federal matching maximums; in 24 States, more than three-fourths of the payments exceeded the maximums (table 151). As a result, Federal funds in 1945 were less than one-

fourth of total expenditures for aid to dependent children in 6 States and below 35 percent in another 16 States. Only 18 States received in Federal funds as much as 45 percent of the costs of aid to dependent children; in contrast, 46 States received that much for old-age assistance and 39 States for aid to the blind.

State funds, for the Nation as a whole, represented 48 percent of total expenditures—by far the largest portion. In 14 States, the entire bill was paid from Federal and State funds without local contribution. In 6 States, on the other hand, local funds

comprised the largest source of revenue and in 2 other States exceeded the State share.

Aid to the blind.—For the United States as a whole, Federal funds met only 36 percent of total expenses for aid to the blind in 1945. When the exclusively State-financed programs in Missouri and Pennsylvania are omitted from the total, however, the Federal share is 47 percent, about the same as that for old-age assistance. State funds met the largest part of the bill in 16 States, including Missouri and Pennsylvania. No local funds were used in 21 States. In 6 States,

Table 159.—Expenditures for assistance and administration: Percentage distribution of Federal, State, and local funds, by program and State, 1945¹

State	Total funds				Federal funds			State funds				Local funds				
	Old-age assistance	Aid to depend-ent children	Aid to the blind	General assistance	Old-age assistance	Aid to depend-ent children	Aid to the blind	Old-age assistance	Aid to depend-ent children	Aid to the blind	General assistance	Old-age assistance	Aid to depend-ent children	Aid to the blind	General assistance	
	Total	72.1	15.3	2.7	9.9	84.2	13.3	2.4	71.0	15.9	3.1	10.0	40.4	19.5	2.0	38.1
Alabama	71.8	19.7	1.8	6.7	77.0	21.1	2.0	67.9	18.4	1.7	12.0	66.8	18.7	1.7	12.8	
Alaska	87.2	4.1		8.7	97.4	2.6		80.0	5.2		14.8					
Arizona	72.9	11.8	4.2	11.1	82.6	13.3	4.1	65.1	10.6	4.3	20.0					
Arkansas	72.8	18.5	3.6	5.0	76.6	19.5	3.8	69.3	17.7	3.5	9.6					
California	84.4	6.4	3.2	6.0	92.6	4.2	3.3	92.2	5.5	2.3		51.5	12.7	5.2	30.6	
Colorado	84.4	8.7	.9	5.9	91.1	7.8	1.1	86.1	6.2	.4	7.3	12.1	43.5	4.6	39.8	
Connecticut	67.5	20.9	.7	10.9	85.8	13.4	.8	70.0	19.3	.8	9.9		51.1	(2)	48.9	
Delaware	43.7	40.6	1	15.6	61.7	38.1	.2	50.6	32.9	.1	16.4		62.2		37.8	
District of Columbia	51.2	25.6	4.7	18.6	68.1	25.4	.6	42.4	25.7	3.8	28.2					
Florida	79.2	13.6	4.6	2.6	81.9	13.4	4.8	81.8	13.4	4.8			19.5	.1	80.4	
Georgia	82.4	10.6	3.3	3.8	85.2	11.4	3.4	86.0	10.7	3.2	(2)	51.2	6.3	2.3	40.2	
Hawaii	39.5	36.6	2.0	22.0	56.5	40.3	3.2	31.9	35.0	1.4	31.7					
Idaho	79.1	14.7	1.8	4.4	84.9	13.2	1.9	80.3	17.3	1.8	.6				100.0	
Illinois	65.4	17.5	3.0	14.1	81.2	15.0	3.7	63.8	22.2	2.9	11.1					
Indiana	78.7	12.9	3.5	4.9	83.8	12.5	3.7	80.2	14.3	5.6		67.5	12.2	.4	19.8	
Iowa	86.7	5.2	2.4	5.7	91.8	5.7	2.5	95.4	3.0	1.4	.2	4.8	15.6	7.6	72.1	
Kansas	74.3	13.4	3.1	9.2	84.9	11.5	3.6	74.6	13.3	3.0	9.1	60.3	15.9	2.4	21.4	
Kentucky	77.8	16.2	2.9	3.1	81.3	15.6	3.1	81.6	15.4	3.0			31.5		68.5	
Louisiana	59.4	27.5	2.7	10.4	69.2	27.7	3.2	54.8	28.6	2.4	14.3				100.0	
Maine	71.7	14.2	4.0	10.1	84.9	10.3	4.8	76.6	11.9	4.3	7.2		38.9		61.1	
Maryland	52.2	18.8	2.1	26.9	70.6	26.4	3.0	47.8	14.3	.9	37.0	33.3	15.1	2.7	48.8	
Massachusetts	74.4	13.6	1.0	11.0	89.5	9.3	1.2	79.9	11.9	1.5	6.7	50.2	20.5		29.3	
Michigan	65.8	20.1	1.1	13.0	84.0	14.6	1.4	63.1	26.2	1.0	9.6		8.7		91.3	
Minnesota	79.1	10.7	1.8	8.4	88.7	9.5	1.8	80.0	9.5	2.8	7.7	60.6	14.4	.4	24.7	
Mississippi	79.5	14.1	5.9	.5	79.5	14.4	6.0	80.3	13.9	5.8					100.0	
Missouri	78.6	12.6	2.5	6.2	86.1	13.9		72.5	11.5	4.6	11.3	57.6	11.8		30.6	
Montana	77.9	13.1	2.7	6.3	85.1	11.9	3.0	79.0	15.3	2.7	3.0	61.7	12.2	2.1	24.0	
Nebraska	82.4	11.9	1.6	4.2	88.6	9.8	1.7	85.4	13.0	1.6			20.3	(2)	79.6	
Nevada	91.3	2.2	1.4	5.1	100.0			97.5		2.5		72.6	7.6	2.6	17.2	
New Hampshire	68.7	17.8	2.9	10.6	84.8	11.5	3.6	55.8	39.8	4.4		60.5			39.5	
New Jersey	63.7	16.4	1.6	18.3	83.4	14.4	2.2	67.2	17.9	.2	14.7	37.6	17.2	2.6	42.6	
New Mexico	58.4	31.2	2.3	8.1	64.8	32.5	2.8	53.9	30.4	2.0	13.7				100.0	
New York	51.3	21.6	1.7	25.4	78.1	19.2	2.7	47.8	18.4	1.6	32.3	35.0	25.9	1.1	37.9	
North Carolina	63.8	24.1	7.4	4.7	66.2	25.9	8.0	68.0	25.0	6.7	.2	55.6	20.2	7.1	17.0	
North Dakota	73.6	20.5	1.0	4.9	81.9	16.9	1.2	78.3	17.1	1.3	3.4	43.7	36.6	.2	19.6	
Ohio	79.7	9.8	2.1	8.4	90.0	7.6	2.4	77.1	6.0	.7	16.2		82.9	17.1	(2)	
Oklahoma	80.2	16.5	2.0	1.3	81.4	16.6	2.0	79.9	16.7	2.0	1.4				100.0	
Oregon	72.6	9.9	1.7	15.8	92.1	6.1	1.8	53.3	10.7	1.5	34.5	78.3	15.3	2.2	3.6	
Pennsylvania	49.9	29.3	8.5	12.3	72.6	27.4		38.6	30.3	12.7	18.4					
Rhode Island	58.3	20.9	.8	20.0	81.6	17.3	1.1	51.1	24.8	.7	23.4				100.0	
South Carolina	68.7	19.2	4.3	7.8	74.0	21.3	4.7	67.2	18.2	4.1	10.5	3.4	1.2	.3	95.1	
South Dakota	80.5	13.8	1.2	4.5	85.7	13.0	1.3	82.9	15.8	1.3		4.2	1.0	.1	94.8	
Tennessee	61.8	34.1	3.0	1.0	62.2	34.7	3.1	65.0	31.9	3.1		52.1	38.0	2.6	7.2	
Texas	90.8	5.7	2.6	1.0	91.8	5.7	2.6	91.6	5.8	2.6					100.0	
Utah	70.7	20.0	.8	8.5	85.7	13.5	.9	57.8	25.6	.7	15.9	70.9	19.9	.8	8.5	
Vermont	73.2	12.6	3.2	10.9	82.3	14.2	3.6	88.0	8.2	3.8			21.2		78.8	
Virginia	53.4	27.9	4.5	14.2	61.8	32.5	5.7	50.4	24.6	3.8	21.2	44.7	25.1	3.7	26.6	
Washington	81.6	9.3	.8	8.2	93.5	5.5	.9	79.9	12.1	.9	7.1				100.0	
West Virginia	51.6	35.2	2.7	10.6	57.2	39.8	3.0	54.2	36.3	2.8	6.7				100.0	
Wisconsin	72.4	17.8	2.3	7.4	84.6	12.7	2.7	75.9	20.5	2.5	1.0	51.4	22.7	1.6	24.3	
Wyoming	78.5	10.9	2.9	7.7	87.6	9.3	3.2	67.8	11.7	3.9	16.5	79.7	12.7	.2	7.4	

¹ For explanatory footnotes see table 158.

² Less than 0.05 percent.

however, the localities met a larger share than the State, and in 2 of these States local funds were the largest source of revenue.

General assistance.—For all States combined, the localities bear the major portion of general assistance costs—53 percent in 1945. In 12

States, the entire cost of the program was paid from local funds while only 2 States—Arizona and Pennsylvania—financed all costs from State funds. In 18 States, however, the State share in 1945 equaled or exceeded the local, and in 10 of them it was more than three-fourths of the total.

Legislative Changes, 1945

In the calendar year 1945, legislative sessions were held in all the States except Mississippi. Louisiana and Virginia held special sessions restricted to subjects other than public assistance. In the remaining States (including the District of Columbia, Alaska, and Hawaii), a total of 493 laws were enacted which were pertinent to the programs of old-age assistance, aid to the blind, and aid to dependent children.¹

New State-Federal Programs

Two programs established in 1945 were approved by the Social Security Board. Delaware's program for aid to the blind was approved on October 26 and Alaska's program for aid to dependent children, on July 31.

Level of Assistance Payments

In old-age assistance, 16 States, in aid to dependent children, 7, and in aid to the blind, 6 States, either raised or eliminated the statutory maximum on individual assistance payments. Six States passed laws to increase assistance payments or to increase the maximum if Federal participation is increased through amendments to the Social Security Act. In addition, several States, among other efforts to make the level of assistance payments more nearly reflect need, passed legislation to set up standards for requirements based on studies of living costs.

Eligibility Provisions

Laws that, in general, clarified and liberalized eligibility requirements relating to income and property of the applicant or recipient were passed in three States.

Six States reduced residence requirements. One of these repealed

residence requirements for aid to the blind and others enacted a basic requirement of 1 year for aid to the blind or old-age assistance. Among minor liberalizing changes in residence requirements made by other States were amendments in five States to liberalize requirements with respect to out-of-State payments. One of these States also granted authority to the State welfare department to negotiate reciprocal agreements with other States with respect to residence, and another State canceled the delegation of such authority to the State agency.

Considerable legislative activity was directed toward liberalizing and extending eligibility provisions in aid to dependent children. Six States which formerly limited assistance to children under 16 years of age now will aid children until age 18 if the child is attending school regularly. One of these States extended aid to children aged 16 and 17 who are unable to

attend school because of incapacity, and another State removed all requirements with respect to school attendance. Several States eliminated restrictive language from the eligibility requirements for aid to dependent children, such as those with respect to the length of sentence a father in jail must be serving if his children are to qualify for aid and provisions which denied assistance to children whose fathers had deserted unless the mother had taken certain legal steps to obtain his apprehension and return. One State eliminated requirements with respect to the suitability of the home in which a child must be living in order to qualify for this type of assistance.

Two States repealed their previous minimum age requirement of 18 years for aid to the blind; two other States repealed citizenship requirements for old-age assistance, and another State amended its citizenship requirement so that aliens who have resided in this country for 25 years or more may qualify for old-age assistance.

In the determination of continuing eligibility, one State now requires that recipients file a certificate each 6 months setting forth the changes, if any, in their conditions since either the last certificate or the initial application. Another State amended its aid to dependent children law so that budgets will be worked out "periodically" instead of "annually."

Table 160.—Payments: Liberalization of State maximums, 1945¹

State	Old-age assistance	Aid to the blind	Aid to dependent children
Alaska	\$45 to \$60		
California		\$50 to \$60	
Colorado			\$18/12 maximum removed.
Delaware	\$25 to \$30		
Hawaii	\$40 maximum removed	\$40 maximum removed	
Idaho	do	do	\$18/12 maximum removed.
Illinois	\$40 to \$45; with exception	Exception added	\$40/12 maximum removed.
Iowa		\$40 maximum removed	\$15/10 to \$18/12.
Louisiana	\$40 to \$75	\$40 to \$75	
Michigan	Exception added	Exception added	\$50/9 to \$60/9.
Minnesota	do		\$23/15 to \$10/15/12.
Missouri	\$30 to \$40		\$60 family maximum removed.
Montana			\$18/12 maximum removed.
Nebraska		\$30 to \$40	Do.
North Carolina	\$30 to \$40; with exception		Exception added.
Oregon	\$40 maximum removed		Maximum removed.
Pennsylvania	do		\$18/12 to \$30/12.
South Dakota	\$30 to \$40	\$30 to \$40	\$16/8 to \$18/12.
Texas	do	do	Exception added.
Utah	do	Exception added	
Vermont	do		
Washington	\$40 maximum removed	\$40 maximum removed	
Wyoming	\$40 to \$50		

¹ Through either legislative or administrative action.

¹ For a more detailed discussion of 1945 legislative changes in public assistance, see *Social Security Bulletin*, Vol. 9 (April 1946), pp. 8-15.

Liens and Recoveries

Three States passed legislation with respect to liens and recoveries. One State law prohibited the conveyance, transfer, or assignment of real or personal property to the State as a condition of eligibility for old-age assistance. Another State made it possible for all the property of deceased old-age assistance recipients to be subject to the lien provisions by deleting the previous exemption of furniture and personal belongings. In the third State a procedure was set up for the disposition of property acquired through the operation of the old-age assistance lien law.

Institutional and Medical Care

The State legislatures showed considerable interest in providing old-age assistance and aid to the blind to persons in institutions. Two States repealed a prohibition against granting assistance to inmates of public institutions, and now may grant such assistance if the institution is approved by the State agency. Five States repealed restrictions in their laws against granting assistance to inmates of private institutions. Three States made changes in provisions relating to recipients of public assistance who are temporarily in public institutions, such as provisions on financing such care or on the length of time an individual may receive assistance while in a public institution.

One State set up a program of medical care for the indigent and the medically indigent to be administered by the State health department. Another State amended its law to extend to recipients of all three types of public assistance the same quality of medical care previously assured to recipients of old-age assistance. Two States raised the maximum payment for old-age assistance to include the cost of medical care, and one State raised the maximum to include the cost of hospital and nursing-home care. Two States amended the aid to dependent children law to make possible direct payments to those who supply medical services to recipients.

Other Changes.

In one State, a law was passed which stated that no relative shall be required to contribute to the support of

an old-age assistance recipient. Another State repealed the requirement that grandchildren and grandparents are responsible for each other's support, and in another State, the statutory provision that grandchildren are responsible for grandparents' support was repealed; various other liberalizing changes relating to responsibility of relatives were made in several States.

One State enacted a new statute to protect the confidential nature of public assistance records to replace a statute repealed previously, and minor changes were made in several other State laws.

The general trend of legislation on appeals and fair hearings was to clarify the rights of applicants and recipients and to outline the steps which recipients may take to obtain a hearing before either the State agency or a court. Significant legislation on this subject was enacted in five States.

One State passed legislation enabling the State agency to make payments to guardians who are not appointed by the court, and another

State repealed a similar provision in the State law. Another State authorized the appointment, in its largest counties, of public guardians who, among other responsibilities, will handle the affairs of persons declared insane or recipients of public assistance who appear to require guardians. Under the Social Security Act, Federal matching is available for payments made only to guardians appointed by the court.

One State passed a law requiring that the State agency attach to each assistance check a notice reminding the recipients that they need not join any organization or subscribe to any newspaper to obtain an increase in their assistance payments. Three States passed legislation on the disposition of the last assistance check of a recipient who dies before endorsing it. One State enacted an amendment requiring that applications for aid to dependent children by mothers of illegitimate children who already have one such child must be brought to the attention of the juvenile court judge.

Explanatory Note

Public assistance programs provide aid to families or persons on the basis of need and usually also on the basis of other eligibility conditions. Public programs providing allowances or benefits to persons on a basis other than need are not considered to be public assistance. Types of assistance include the three types of assistance provided under the Social Security Act, the emergency war assistance programs, and general assistance.

Public Assistance Under the Social Security Act

Old-age assistance, aid to the blind, and aid to dependent children are State-administered programs for which Federal financial participation is available if States operate under plans that are approved by the Social Security Board. The categories of persons aided are broadly defined by the assistance titles of the Social Security Act and are specifically defined for each State by State law and through administrative regulation.

Data presented in this issue of the

YEARBOOK are for programs administered under plans approved by the Social Security Board for Federal financial participation and for similar programs administered without Federal funds in States in which State-Federal programs for the specified type of aid are not in operation.

Recipients.—Data on recipients of old-age assistance and aid to the blind represent the number of persons to whom payments are made for a specified month. It is the practice in a number of States to give a single payment of old-age assistance to a man and his wife when both are eligible for assistance; therefore, only one is reported as a recipient. Consequently, the count of recipients is not strictly comparable from State to State. Data on recipients of aid to dependent children are shown in terms of (a) the children on whose behalf payments of this type of aid are made and (b) the number of families in which these children are living.

Because of State variations in eligibility conditions, the unequal ability

of the States to aid persons whom they recognize as eligible, and different choices as to whether coverage or amount of payments is to be cut when funds are inadequate, the numbers of recipients in the several States are imperfect gauges of differences in the numbers of needy persons.

Payments.—Data represent money payments for a specified month made to or on behalf of recipients and charged by the State or local agency to the specified type of assistance. State differences in payments may result from divergent standards of assistance; from different practices in meeting family need; from the existence in some States of barriers to meeting need in full; or from differences in the extent to which medical needs are met through the money payment. Expenditures for medical care, hospitalization, and burial paid directly to the suppliers of these services are excluded from the data.

War Emergency Assistance

The two programs—civilian war assistance and assistance to enemy aliens and other restricted persons—are financed wholly from Federal funds and are administered by State public assistance agencies acting on behalf of the Social Security Board. Recipients of civilian war assistance in 1945 were chiefly repatriated nationals from war-stricken areas. Recipients of the other war assistance program were mainly persons of Japanese ancestry resettled from war relocation

centers. Cases represent both individuals and families. Payments to some recipients represent temporary assistance for emergency needs; payments to others represent continuing assistance on a monthly basis.

General Assistance

General assistance is administered and financed by State and/or local governments and is designed to aid individuals and families when their needs are not otherwise met. General assistance is variously called general relief, home relief, direct relief, indigent aid, and so on. It excludes programs that limit coverage to special groups, such as statutory veterans' relief and foster-family care of children, but it may include programs limiting coverage on the basis of employability. Since the influence of Federal participation is lacking in unifying general assistance, variations in State and local practices affect the comparability of general assistance data even more than data for the special types of assistance.

Cases.—Data represent the number of cases receiving general assistance. The unit of count is on a monthly basis and follows the administrative practice of the agency. Two families in a single household may be regarded as a single case by one agency and as two cases by another agency. The number of cases is increased in some States by the practice of supplementing inadequate payments of the other types of assistance, whereas in other

States none or very few of the recipients of the special types of public assistance also receive general assistance. Cases that receive only medical care, hospitalization, or burial are excluded from the data.

Payments.—Data include payments in cash or in kind directly to general assistance cases. Amounts for medical care, hospitalization, or burial are excluded except when allowances for such purposes are included in cash payments to assistance cases. The practice of supplementing other types of assistance by general assistance reduces the average payment of general assistance in States where this occurs. A high rate of turn-over of case loads or short payment periods also increase the number of small payments of general assistance in a jurisdiction and likewise reduce the average monthly payment.

Interrelationships of Data for Different Types of Assistance

Because some recipients receive more than one type of assistance, the total number of recipients of public assistance in certain States is smaller than the sum of the recipients of the various types. Although the total for payments of public assistance in a State (exclusive of any payments to vendors for medical care, hospitalization, and burial) is the total of the amounts for the various types, the average amount of total assistance per recipient is unknown because of the duplication in count of recipients.

Recent Publications of the Social Security Board

Purchase orders for documents with prices listed should be addressed to the Superintendent of Documents, Government Printing Office, Washington 25, D. C., and should be accompanied by remittance. Publications now in preparation, with their prices, will be announced in the Social Security Bulletin and in the Monthly Catalog issued by the Superintendent of Documents.

A limited supply of the publications listed is available,¹ without charge, to officials and agencies directly concerned with social security administration.² Unless otherwise indicated, requests should be addressed to the Social Security Administration, Washington 25, D. C.

For earlier publications of the Board omitted from this list, see Social Security Yearbooks for 1939-44. Requests for publications relating to labor-market surveys, employment service operations, job descriptions, and the like, listed in previous Yearbooks, should be addressed to the U. S. Employment Service, Department of Labor, Washington 25, D. C.

General³

Printed Periodicals

Annual Report of the Federal Security Agency; Section V, Social Security Board, 1945. 1945. 117 pp. Section V, 25 cents.

Social Security Bulletin. Monthly. Beginning with Vol. 1, Nos. 1-3 (March 1938). Beginning with January 1946, subscription price \$1.50 a year in the United States, Canada, and Mexico; in other countries, \$2.25 a year; single copies 15 cents. For issues before 1946, subscription price \$2.00 and single copies 20 cents.

Social Security Yearbook, 1944. Annual supplement to the *Social Security Bulletin.* 169 pp. 50 cents. (Back issues: 1939, 50 cents; 1940 and 1941, 70 cents each; 1942, 45 cents; 1943, out of print.)

Technical Reports and Compilations

Adjudicating Permanent Disability in Social Insurance Programs.⁴ 1945. 15 pp. Processed.

¹Exceptions are noted by the following symbols:

*Out of print.

†Distributed only to collaborating agencies.

‡Social Security Board supply exhausted.

²Most large public and university libraries have copies of printed periodicals and technical reports issued by the Social Security Board, including those now out of print.

³This category includes publications dealing with general aspects of social security or with more than one program; for items limited to a specific program, see under that program.

⁴Requests should be addressed to the Social Security Administration, Bureau of Old-Age and Survivors Insurance, Equitable Building, 28 East Fayette Street, Baltimore 2, Md.

Bibliography on the Reemployment of Veterans of World War II. 1945. 13 pp. Processed.

Cash Benefits Under the New Zealand Social Security Program, Jacob Fisher. 1945. 42 pp. 15 cents.

Compilation of the Social Security Laws, Including the Social Security Act, as Amended, and Related Enactments Through May 1, 1945. 1945. 94 pp. 15 cents.

Cost Study for Complete Coverage Program of Old-Age, Survivors and Disability Insurance, Dorrance C. Bronson. 1945. 96 pp. Processed.

Disability Among Gainfully Occupied Persons; An Introduction to Disability Insurance Statistics, I. S. Falk, Barkev S. Sanders, and David Federman. 1945. 60 pp.

Interest Rate Trends. 1945. 3 pp. with charts. Processed.

Legislative History of H. R. 1752, To Amend the Selective Training and Service Act of 1940. (War Manpower Act of 1945.) 1945. 4 pp. Processed.

Mortality Rate Indices Based on Generation Mortality (1940=100). January 1946. 4 pp. with charts. Processed.

The 1945 Wagner-Murray-Dingell Bill (S. 1050-H. R. 3293); Summary of the Sections on Retirement, Survivors, and Extended Disability Insurance. 1945. 33 pp. Processed.

Percentage Distribution of Men and Women by Marital and Parental Status and by Race and Age, 1940. 1945. 3 pp. with charts. Processed.

Prepayment Medical Care Organizations, Margaret C. Klem. 3d ed. 1945. 148 pp. 25 cents.

**Recent References on Post-War Employment.* 1945. 2 pp. Processed.

*Selected List of References on Children's Allowances in Canada. 1945. 2 pp. Processed.

Selected References on Full Employment. 1945. 8 pp. Processed.

Social Security for the Bill Johnsons. 1945. 38 pp.

Some Basic Readings in Social Security; Supplement to Publication No. 28, Revised. 1946. 94 pp.

Survey of Accident and Health Insurance, Ralph H. Blanchard, 1945. 10 pp. Processed.

Temporary Disability Compensation; Some Provisional Notes on a Program Administered by a State Employment Security Agency. 1945. 21 pp. Processed.

Informational Circulars

Employer's Duties Under the Social Security Act and the Federal Insurance Contributions Act and the Federal Unemployment Tax Act. 1945. 4 pp.

Selected List of Publications on Old-Age and Survivors Insurance, Employment Security, Public Assistance. April 1946. 3 pp. Processed.

Social Security; A Brief Explanation of the Social Security Act. 1945. 24 pp.

Why Social Security?, Mary Ross, illustrated by Hendrik Willem Van Loon. Rev. ed. 1945. 20 pp.

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Children and Family Income, Thomas J. Woofter, Jr. Vol. 8, No. 1 (January 1945), pp. 4-9.

Disability and Medical Care Insurance: An Excerpt From the Board's Ninth Annual Report. Vol. 8, No. 1 (January 1945), pp. 12-16.

Facing Forward to Peace: Recommendations of the Social Security Board in Its Tenth Annual Report. Vol. 8, No. 12 (December 1945), pp. 2-6.

Perspectives on the Reconversion, W. S. Woytinsky. Vol. 8, No. 5 (May 1945), pp. 5-12.

Postwar Economic Perspectives, W. S. Woytinsky. I. *Experience After World War I,* Vol. 8, No. 12 (December 1945), pp. 18-29. II. *Prewar Experience: The Labor Force and Employment,* Vol. 9, No. 1 (January 1946), pp. 8-16. III. *Prewar Experience: Production and Consumption,* Vol. 9, No. 2 (February 1946), pp. 9-16. IV. *Aftermath of the War,* Vol. 9, No. 3 (March 1946), pp. 11-24.

Social Security for Domestic Employees, A. J. Altmeyer. Vol. 8, No. 1 (January 1945), pp. 10-11.

Social Security for "Industrialized" Agriculture, A. J. Altmeyer. Vol. 8, No. 3 (March 1945), pp. 2-5.

Social Security for State and Local Government Employees, A. J. Altmeyer. Vol. 8, No. 4 (April 1945), pp. 4-7.

What Social Security Can Mean to the South, Ellen S. Woodward. Vol. 8, No. 7 (July 1945), pp. 2-7.

Old-Age and Survivors Insurance

Manuals and Technical Reports

Allocation of the Trust Fund Assets, December 31, 1943.⁴ 1945. 4 pp. Processed.

Allocation of the Trust Fund Assets, December 31, 1944.⁴ February 1946. 3 pp. Processed.

Comparative Equities of Various Groups Under Old-Age and Survivors Insurance.⁴ 1945. 5 pp. Processed.

Covered and Insured Workers as Percent of Population. 1945. 2 pp. with chart. Processed.

Data on Effect of Removal of the Twice-the-Primary-Benefit Limitation.⁴ 1945. 4 pp. Processed.

Death Rates Among Primary Beneficiaries.⁴ 1945. 5 pp. Processed.

Effect of Wartime Increases in Taxable Wages on the Average Monthly Wage of Older Workers.⁴ 1945. 2 pp. Processed.

⁴ Requests should be addressed to the Social Security Administration, Bureau of Old-Age and Survivors Insurance, Equitable Building, 28 East Fayette Street, Baltimore 2, Md.

Estimated Coverage of OASI, 1940-2000. 1945. 2 pp. with chart. Processed.

Estimated OASI Covered and Insured Men and Women, 1945. 1945. 3 pp. with charts. Processed.

Family Benefits in Force, December 31, 1944.⁴ 1945. 6 pp. Processed.

Family Responsibilities and the Labor Force Status of Women.⁴ 1945. 4 pp. Processed.

How Do the State Distributions of Benefit Payments Compare With Those of Tax Collections?⁴ 1945. 6 pp. Processed.

Illustrative Benefit Trends Under Present OASI Program, 1945. 1945. 2 pp. with chart. Processed.

Increasing Significance of Currently Insured Status.⁴ 1945. 2 pp. Processed.

Living Arrangements of Old-Age and Survivors Insurance Beneficiaries in Middle-Sized and Large Cities,⁴ Mildred E. Cinsky. 1945. 8 pp. Processed.

Living Arrangements of Old-Age and Survivors Insurance Beneficiaries in St. Louis.⁴ Edna C. Wentworth. 1945. 6 pp. Processed.

Monthly Benefits in Force as of June 30, 1945, for Residents of Ten Metropolitan Areas.⁴ March 1946. 3 pp. Processed.

Opinions and Attitudes Toward an Extension of Old-Age and Survivors Insurance Coverage to Employment in Nonprofit Institutions and in State and Local Governments.⁴ 1945. 11 pp. Processed.

Percentage Distribution of U. S. Population and OASI Coverage by Age and Sex. 1945. 3 pp. with charts. Processed.

Recent Trends in Private Pension Plans.⁴ 1945. 5 pp. Processed.

Regional Averages of Family Benefits Awarded, 1945.⁴ 1945. 3 pp. Processed.

Resources of Old-Age and Survivors Insurance Beneficiaries in St. Louis and 12 Middle-Sized Ohio Cities.⁴ 1945. 9 tables. Processed.

Resources of Widows With Entitled Children.⁴ 1945. 2 pp. Processed.

Retrospective Illustrations of Average Annual Wage and Retirement Benefits, 1894-1943. 1945. 4 pp. with charts. Processed.

Seasonal Distribution of Deaths and Death Claims.⁴ 1945. 2 pp. Processed.

Stability of Insured Status.⁴ 1945. 2 pp. Processed.

A Study of the Recalculation of Benefits.⁴ 1945. 5 pp. Processed.

Subsequent Entitlements to Wife's and Widow's Benefits.⁴ 1945. 2 pp. Processed.

Value of Life Insurance in Force on the Lives of Primary Beneficiaries and Their Spouses.⁴ 1945. 4 pp. Processed.

Withdrawal of Older Workers From Covered Employment in 1941 and Entitlement to Benefits.⁴ 1945. 2 pp. Processed.

Women in Covered Employment.⁴ 1945. 3 pp. Processed.

Workers With \$3,000 or More in Wage Credits Under Old-Age and Survivors Insurance in 1943.⁴ 1946. 3 pp. Processed.

Yearly Patterns of Work in Covered Employment, 1937-43.⁴ 1945. 2 pp. Processed.

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Unemployment Compensation Interpretation Service—The Benefit Series. Monthly, with annual cumulative index and digest. Subscription price, \$3.50 a year; single copies, 30 cents. (Back issues: Vol. 1, \$1; Vol. 2, \$2; Vols. 3, 4, and 5, \$5 each; beginning Vol. 6, \$3.50.)

⁴*Unemployment Compensation Interpretation Service—The Federal Series.* Biweekly 1937-39. Monthly 1940-41. Quarterly 1942-43. Annually beginning 1944.

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Bibliography on Experience Rating in Unemployment Compensation (Supplement to Employment Security Activities, May 1945). 51 pp. Processed.

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Canadian Policy on Refusals of Work During Reconversion. 1945. 10 pp. Processed.

Employment Service and Unemployment Compensation Operations in Seven Labor-Shortage Areas; A Study of the Characteristics of UC Claimants and the Activities of the USES With Respect to Claimants. 1945. 12 pp. Processed.

Estimated Employment and Wages of Workers Covered by State Unemployment Compensation Laws, January-June 1944 (Supplement to *Employment Security Activities*, April 1945), 20 pp. . . . *July-December 1944* (Supplement to *Employment Security Activities*, August 1945), 21 pp. Processed.

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Program Statistics Available in the Bureau of Employment Security and the State Employment Security Agencies (Supplement to *Employment Security Activities*). February 1945. 17 pp. Processed.

Selected Unemployment Compensation Data. January 1945. 3 pp. Processed.

Study of Personal and Occupational Characteristics of UC Claimants and Job Openings in Three Cities. 1945. 11 pp. Processed.

Suggested Procedure for Studying Characteristics of Claimants and Job Openings. 1945. 7 pp. Processed.

Suitable Work—Recommended Policies on Refusal of Work During Reconversion. February 1946. 7 pp. Processed.

Synopsis of Major Amendments to 44 State Unemployment Compensation Laws, 1945 Legislative Sessions (Annual Legislative Report). 1945. 87 pp. Processed.

Time Distribution Summary for 44 States, October-December 1945. April 1946. 17 pp. Processed.

Time Lapse in Benefit Payments (Supplement to *Employment Security Activities*, March 1946). 4 pp. Processed.

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Unemployment Insurance Abstract: Program Statistics and Legal Provisions, 1937-1945 (Supplement to *Employment Security Activities*, January 1946). 78 pp. Processed.

Unemployment Insurance and the Retraining of Unemployed Workers. January 1946. 16 pp. Processed.

The Use of Time-and-Cost Reporting in Day-to-Day Administration. 1945. 8 pp. Processed.

Women Claimants—Problems in Determining Availability and Suitable Work. 29 pp. Processed.

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If You Are Laid Off. 1945. 16 pp.

† *Significant Provisions of State Unemployment Compensation Laws, January 1946.* 1946. 6 pp.

Unemployment Insurance and You. 1945. 14 pp.

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State Differences in Unemployment Compensation Employer Taxes, Rachel S. Gallagher. Vol. 8, No. 10 (October 1945), pp. 7-16.

State Unemployment Compensation Laws of 1945, Ruth Reticker. Vol. 8, No. 7 (July 1945), pp. 9-26.

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Advance Release of Statistics on Public Assistance. Monthly. Beginning December 1942. Processed.

† *Appeals and Fair Hearings in Public Assistance.* Quarterly, last quarter 1944. Semiannually beginning January 1945. Processed.

† *Comparative Costs of Public Assistance Operations in Selected Large Cities.* Semiannually. Beginning January 1940. Processed.

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† *Financial Statistics for Public Assistance.* Annually, calendar and fiscal years. Beginning 1939. Processed.

† *Interviews on Public Assistance Programs.* April-June quarter of each year. Beginning 1943. Processed.

Public Assistance. Preprint, monthly, of section of the *Social Security Bulletin*, including statistics for the United States and for each State. Discontinued July 1945.

Public Assistance Personnel. Semiannually. Beginning July 1943. Processed.

† *Public Assistance Personnel, Part II.* Semiannually. Beginning July 1943. Processed.

Reasons for Opening Cases for Assistance. Quarterly. Beginning October 1945. Processed.

Source of Funds for Public Assistance. Annually, calendar and fiscal years. Beginning 1940. Processed.

† *Source of Funds for Public Assistance (Supplement).* Annually, calendar and fiscal years. Beginning 1941. Processed.

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† *Administrative Costs of Public Assistance, 1942-43.* 1945. 19 pp. Processed.

Assistance Payments Under State-Federal Programs, November 1944. 1945. 21 pp. Processed.

Characteristics of Families Receiving General Assistance in Selected States, 1942. 1945. 25 pp. Processed.

† *Common Human Needs; An Interpretation for Staff in Public Assistance Agencies,* Charlotte Towle. 1945. 132 pp. 25 cents.

Families Receiving Aid to Dependent Children, October 1942. 1945. Part I: *Race, Size, and Composition of Families and Reasons for Dependency,* Agnes Leisy, 58 pp. Part II: *Family Income,* 30 pp. Processed.

Minimum Qualifications and Salaries for the Beginning Visitor Position in State Public Assistance Agencies, May 1944. 1945. 10 pp. Processed.

Preliminary Tables on Incomes and Living Arrangements of Recipients of Old-Age Assistance in 21 States, 1944. 1945. 40 pp. Processed.

Public Assistance Developments Set New Goals for Staff Training. 1945. 14 pp. Processed.

Size of Staff in Local Public Assistance Offices, June 1944. 1945. 3 pp. Processed.

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Civilian War Assistance. Vol. 8, No. 6 (June 1945), pp. 20-23.

Estimates of Blindness in the United States. Vol. 8, No. 3 (March 1945), pp. 17-18.

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Greater Equity in Public Assistance Financing, A. J. Altmeyer. Vol. 8, No. 6 (June 1945), pp. 3-6.

How States Provide for Medical Care of Recipients. Vol. 8, No. 5 (May 1945), pp. 29-30.

Intrastate Equalization in Financing Public Assistance, Byron L. Johnson. Vol. 8, No. 6 (June 1945), pp. 6-13.

Major Factors Reducing General Assistance Rolls, 19 Large Cities. Vol. 8, No. 7 (July 1945), pp. 31-32.

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People on the Move: Effect of Residence Requirements for Public Assistance, A. J. Altmeyer. Vol. 9, No. 1 (January 1946), pp. 3-7.

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Selected Information on Public Assistance. Vol. 8, No. 6 (June 1945), pp. 24-29.

Special Types of Assistance Provided Without Federal Participation. Vol. 8, No. 4 (April 1945), p. 26.

"Suitable Home" Provisions of State Plans for Aid to Dependent Children. Vol. 8, No. 4 (April 1945), pp. 19-21.

Trends in Aid to the Blind in 1944. Vol. 8, No. 3 (March 1945), pp. 19-21.

Trends in Old-Age Assistance in 1944. Vol. 8, No. 2 (February 1945), pp. 21-24.

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Through representation on the Yearbook Advisory Committee and through preparation or review of specific materials, bureaus and offices of the Social Security Administration concerned with the collection and analysis of data on social security and related programs contributed toward this YEARBOOK. Two divisions of the Bureau of Research and Statistics—the Division of Coordination Studies and the Division of Finance and Economic Studies—contributed the section on social security and the national economy which precedes the program sections; the latter division also prepared the text on financial factors in old-age and survivors insurance. Major responsibility for text and tables of program sections was carried by the analysis and statistics divisions of the bureaus concerned with program operations—the Analysis Division of the Bureau of Old-Age and Survivors Insurance; the Program Division of the Bureau of Employment Security; and the Division of Statistics and Analysis of the Bureau of Public Assistance. Material on the U. S. Employment Service was furnished by the Reports and Analysis Division, U. S. Employment Service, Department of Labor. The Division of Publications and Review, Office of the Commissioner, as in previous years, carried general responsibility for planning, organizing, correlating, reviewing, and editing all material and seeing the volume through the press. That division also prepared the summary of significant events and developments in 1945, the list of recent publications, and the index.
